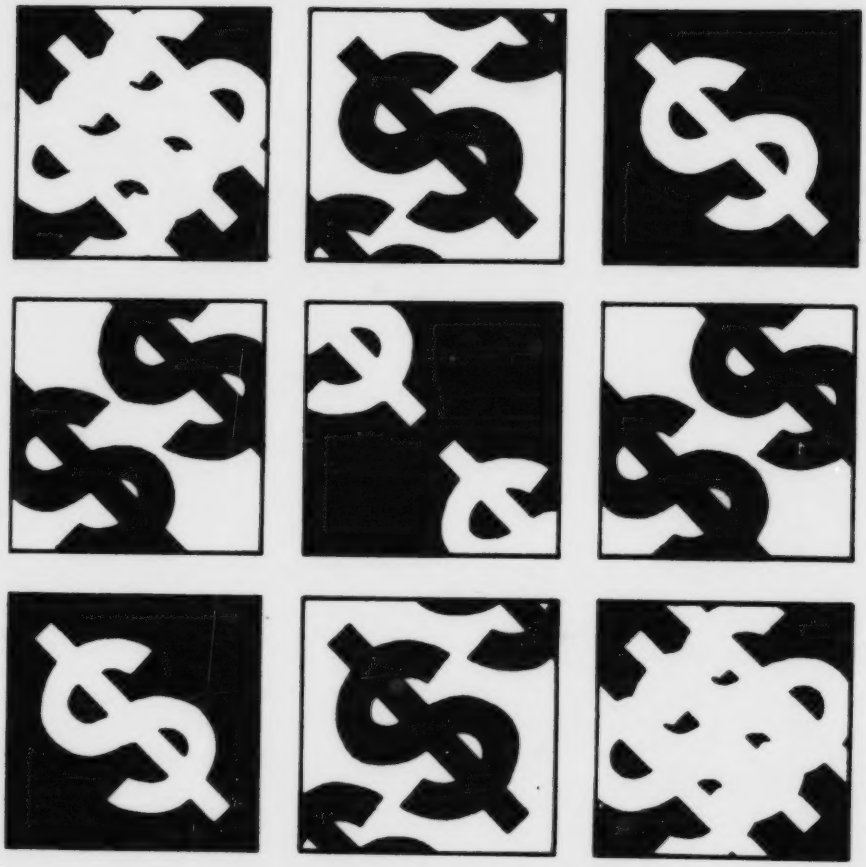
GUIDE FOR FAMILY BUDGETING

in Hamilton-Wentworth

1982



THE SOCIAL PLANNING and RESEARCH COUNCIL of Hamilton and District

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GUIDE FOR FAMILY BUDGETING

IN HAMILTON-WENTWORTH

1982

THE COSTS SHOWN WITHIN MAY BE TAKEN

AS DEFINITIVE AS OF JUNE, 1982

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THE SOCIAL PLANNING AND RESEARCH COUNCIL OF HAMILTON AND DISTRICT

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EVALUATION FORM

In order that we can produce the most useful publication possible, we invite you to fill in this sheet and return it to us. We will use all evaluations in preparing our next edition of the Guide for Family Budgeting.

1. How useful do you find the Guide in terms of content?

_____

_____

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_____

layout?_____

_____

2. Which sections do you find most useful? Why?_____

_____

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_____

least useful? Why?_____

_____

3. Have you identified any errors or omissions in this guide? If so, what were they?_____

_____

_____

_____

4. What changes or improvements do you feel could be made to make the Guide more useful?_____

_____

_____

_____

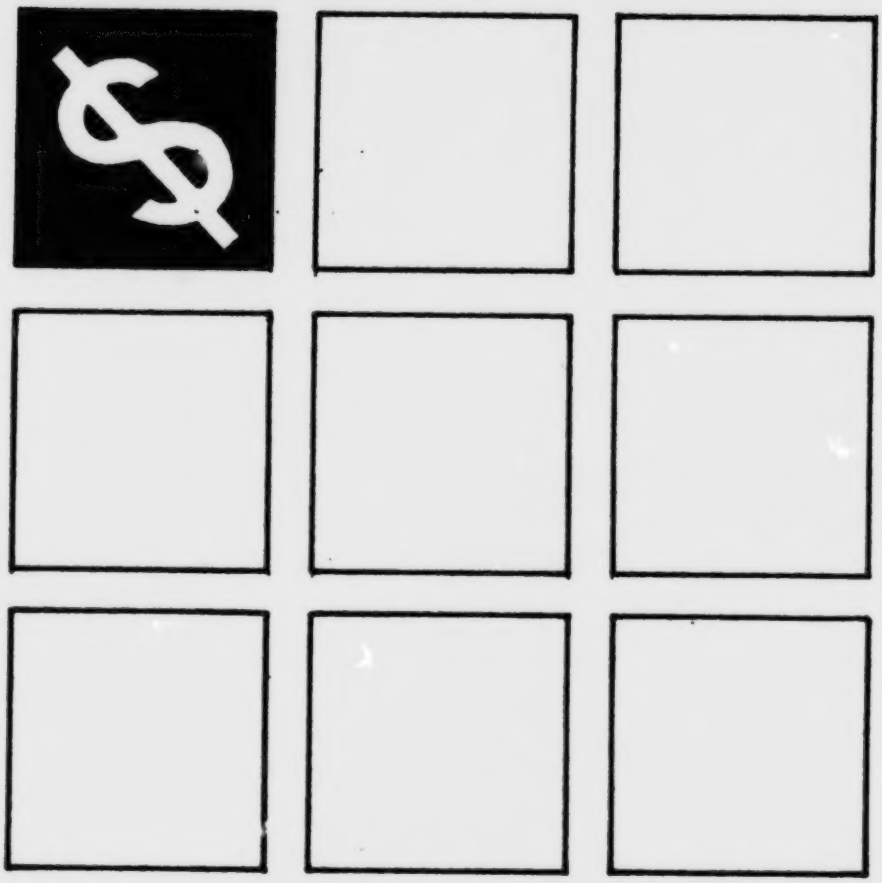
NAME: _____

POSITION: _____

AGENCY: _____

We thank you for your assistance in completing this form.

Part I



Introduction

The standards contained in this Guide are based on those revised in 1981 by the Social Planning Council of Metropolitan Toronto reported in their Guides For Family Budgeting, 1981. Costs have been updated and, in most cases, they have been collected in the Hamilton-Wentworth Region. Prices may be taken as definitive as of June, 1982.

A. Objectives and Uses of the Guide

The Guide is a reference on adequate standards of living for specific categories of family expenditures. Primarily, they are intended for use by social agencies in counselling with families and individuals on money management. Budgeting problems are a routine source of trouble for many agency clients of all income groups.

In addition, the Guide should be useful reference for governments and other authorities and voluntary organizations which provide financial assistance. The Guide can offer organizations a statement of standards and costs by which to assess the adequacy of their programs.

A third function to be served by this document is as a reference for social and health agencies in setting equitable fees for services such as nursing care, counselling and institutional care. The Guide can provide agencies with information for use in determining whether a client can pay no fee at all, a partial fee, or a full fee for service.

B. Concept of the Guide

Most any family or group of families would be likely to define the cost of living in terms of its particular expenditures. Measures of living costs more objective than individual judgments enter into a great variety of situations.

There are basically two ways of arriving at standards and costs of living which are often combined in practice:

(a) Goods and services to be included in a standard may be based on the typical purchases made by sample groups of families as an indication of how families at specific incomes or occupation levels, on the average, spend their income.

(b) Standards for family levels of living may also be determined with the help of expert and specialist judgment as to goods and services necessary to maintain the physical and social functioning of families.

The latter is the method contained in this Guide as set out by experts and specialists in the Toronto budget guides whose standards were revised in 1981. Theoretically, and for different purposes, a variety of standards might be developed in this way ranging from bare subsistence to standards requiring high levels of expenditure.

The Guide, like its Toronto counterparts, has generally represented more than subsistence standards. Subsistence is often defined negatively in terms of social assistance and transfer payments as distinct from earned incomes. Subsistence budgets and 'poverty lines' tend to reduce to estimates of physiological needs. Some subsistence budgets are likely to fall below the standards represented by the Guide. As the same time, the Guide does not represent an 'average expenditure'. Expenditure levels shown are the result of expert group judgments made about basic stocks of goods and services needed to maintain family households.

The Guide presents living costs in the form of budgets covering family food requirements, shelter costs, clothing, home upkeep, health care, personal care, transportation, and certain discretionary expenditures as education, recreation and others. Budget estimates can be related to family size, age, sex, occupational and other circumstances of family members.

C. Development of Standards and Prices

The standards contained in this Guide, as mentioned, were formulated in Toronto by special committees in 1972 and revised most recently in 1981. A general principle which has guided the choices and judgments of the committees has been that all families, regardless of income, require a basically similar stock of goods and services for their physical and social functioning and that basic requirements can be satisfied at low to moderate costs regardless of what families at different income levels actually spend.

It should be stressed that the standards rest on normative judgments and have only incidental relation to measurable standards of consumption that are characteristic of specific occupational, income or social groups in Hamilton-Wentworth or elsewhere. The Guide is primarily a budgeting device using assumptions about basic family needs as a benchmark to yield a cost of living in a particular place, at a particular time for more or less specific and limited uses.

The pricing of goods and services for the Guide were done in retail outlets, catalogues, and in consultation with selected individuals and specialists to ensure representativeness of price conditions. Where appropriate, prices represent average costs for standard products, pro-rated to yield weekly, monthly and annual average budgeting costs over the assumed lifetime of the item. Sales taxes are included where appropriate. The costs shown represent budget allocations required to purchase the needed goods and services. The costs thus do not necessarily

represent actual expenditures for the periods shown, but the allocations necessary for eventual purchases.

The pricing of goods and services contained herein were conducted under inflationary conditions. It is therefore difficult to keep the Guide up-to-date. The prices in some categories were established by applying factors derived from the work of Statistics Canada and their continuous consumer price index to prices in the Toronto Guides For Family Budgeting, 1981.

The Guide is presented in sufficient detail and in such a way that an agency wishing to apply them can add or delete specific items according to its own judgment. It is clearly recognized that different agencies must apply different standards in accordance with their varying purposes and clientele. This Guide, therefore, should be applied cautiously and selectively.

D. Plan of the Guide

PART I - describes the general purposes and concepts of the Guide and its method of development.

PART II - presents summary costs based on the sections of Part III.

PART III - contains sample budgets for various households and families.

PART IV - presents each expenditure category in detail with the pro-rated quantities of goods and services, adaptable to family characteristics. Procedures and assumptions in arriving at the content in each category is explained. For easy reference, each category has been colour-coded.

PART V - contains notes on special circumstances, achieving economies and the use of credit.

PART VI - presents those agencies in the Region with budget/credit counselling services or programs.

E. Sources

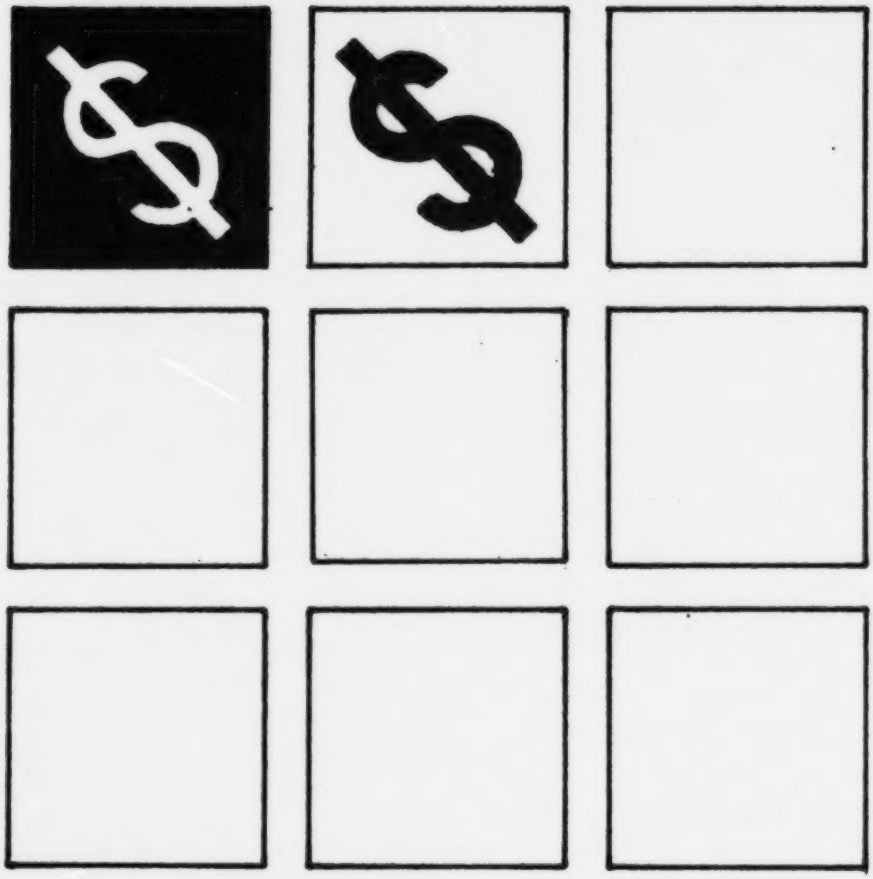
We have relied heavily upon the work of the Social Planning Council of Metropolitan Toronto in the modification of standard. For their efforts and cooperation, we are grateful.

Further, much of the methodology employed in developing this guide is the same as that used in our own Guide For Family Budgeting of 1980.

1) Social Planning Council of Metropolitan Toronto, Guides For Family Budgeting, 1981.

2) Social Planning and Research Council of Hamilton and District Guide For Family Budgeting in Hamilton-Wentworth, 1980.

Part II



Summary Cost Tables

MONTHLY SUMMARY COST TABLE

This summary of costs has five sections:

1. Food costs for each household member by their age, sex and activity levels by household size.

2. Children's costs for non-food items including clothing, personal care, transportation, reading, recreation, gifts and communications and special school needs. These costs vary by age and sex.

3. Adults' costs for non-food items including clothing, personal care, transportation, recreation, reading, gifts and communication , alcohol and tobacco, life insurance and a contingency fund. These costs vary by household type, sex and activity level.

4. Costs that vary by household size and composition including 'home furnishings and equipment'; household operation, and medical, dental and health care .

5. Housing and utility costs can vary more greatly than other costs. Modest but adequate standard housing costs are given for comparison and for use in sample budgets. Standard housing costs vary by bedroom allotment, tenure and equity.

It is essential that all five sections be carefully examined when using the Summary Table. Reference to the detailed chapters on specific expenditure categories is advised. Modifications in the costs, and additions to, or deletions from the categories included here, must be made in preparing a budget for any given family or counselling around a given problem.

The costs presented in the Summary Table are for June, 1982 although some component costs may deviate by a month or two. Special caution should be exercised in developing budgets for households with publically subsidized costs, such as housing or day care. Other subsidies for OHIP, drugs and transportation for children are already included in the Summary Table.

SUMMARY OF COSTS ON A MONTHLY BASIS

SECTION 1: FOOD COSTS PER PERSON BY HOUSEHOLD SIZE

Household Member	HOUSEHOLD SIZE (select one column)					
Age-Sex-Activity Group	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6+ Persons
Child						
6 - 12 months	-	74.46	71.07	67.69	64.31	60.92
1 - 3 years	-	76.36	72.89	69.42	65.95	62.48
4 - 6 years	-	90.71	86.58	82.46	78.34	74.21
7 - 9 years	-	106.87	102.01	97.15	92.29	87.43
10 - 12 years	-	127.66	121.85	116.05	110.25	104.44
Boy						
13 - 15 years	-	148.68	141.92	135.16	128.40	121.64
16 - 19 years	-	167.93	160.29	152.66	145.03	137.39
Girl						
13 - 15 years	-	131.32	125.35	119.38	113.41	107.44
16 - 19 years	-	125.84	120.12	114.40	108.68	102.96
Man						
A - Light activity	140.68	123.79	118.17	112.54	106.91	101.29
B - Moderate activity	149.29	131.37	125.40	119.43	113.46	107.49
C - Heavy activity	187.48	164.98	157.48	149.98	142.48	134.98
Woman						
A - Light activity	128.33	112.93	107.79	102.66	97.53	92.39
B - Moderate activity	133.69	117.65	112.30	106.95	101.60	96.25
C - Heavy activity	152.43	134.13	128.04	121.94	115.84	109.75
Pregnancy in 3rd trimester	161.41	142.04	135.59	129.13	122.67	116.22
Lactating	190.89	167.98	160.35	152.71	145.07	137.44
TOTAL SECTION 1 COSTS $						

SUMMARY OF COSTS ON A MONTHLY BASIS

SECTION 2: CHILDREN'S COSTS (NON-FOOD)

	All Families					
Age-Sex Group	Clothing	Personal Care	Public Transportation	Reading, Recreation Gifts and Communication	Special School Needs[2]	Total[4]
Child						
0 - 5 months	47.08	2.01	-	-	-	49.09
6 - 12 months	23.72	2.01	-	-	-	25.73
Boy						
1 year	12.16	2.01	-	5.71	-	19.88
2 years	15.97	4.03	-	5.71	-	25.71
3 years	15.97	4.03	-	5.71	-	25.71
4 years	15.97	4.03	-	5.71	-	25.71
5 years	16.04	4.03	1.14	5.71	-	26.92
6 years	16.04	4.34	1.79	19.33	4.64	46.14
7 years	16.04	4.34	1.79	19.33	4.64	46.14
8 years	17.69	4.34	1.79	19.33	4.64	47.79
9 years	17.69	4.34	1.79	19.33	4.64	47.79
10 years	17.69	4.34	1.79	19.33	4.64	47.79
11 years	17.69	4.34	1.79	19.33	4.64	47.79
12 years	20.97	6.83	14.63	23.03	4.81	70.27
13 years	20.97	6.83	14.63	23.03	4.81	70.27
14 years	20.97	6.83	14.63	23.03	7.92	73.38
15 years	24.56	6.83	14.63	23.03	7.92	76.97
16 years	24.56	12.96	14.63	32.16	7.92	92.23
17 years	24.56	12.96	14.63	32.16	7.92[3]	92.23
18 years	24.56	12.96	34.28	32.16	19.25[3]	123.21
Girl						
1 year	12.16	2.01	-	5.71	-	19.88
2 years	15.97	4.03	-	5.71	-	25.71
3 years	15.97	4.03	-	5.71	-	25.71
4 years	15.97	4.03	-	5.71	-	25.71
5 years	17.20	4.03	1.14	5.71	-	28.08
6 years	17.20	4.34	1.79	19.33	4.64	47.30
7 years	17.20	4.34	1.79	19.33	4.64	47.30
8 years	21.41	4.34	1.79	19.33	4.64	51.51
9 years	21.41	4.34	1.79	19.33	4.64	51.51
10 years	21.41	4.34	1.79	19.33	4.64	51.51
11 years	21.41	4.34	1.79	19.33	4.64	51.51
12 years	30.02	8.89	14.63	23.03	4.81	81.38
13 years	30.02	8.89	14.63	23.03	4.81	81.38
14 years	30.02	8.89	14.63	23.03	7.92	84.49
15 years	41.99	8.89	14.63	23.03	7.92	96.46
16 years	41.99	17.22	14.63	32.16	7.92	113.92
17 years	41.99	17.22	14.63	32.16	7.92[3]	113.92
18 years	41.99	17.22	34.28	32.16	19.25[3]	144.90
TOTAL SECTION 2 COSTS					$	

1. Monthly transportation costs for children in family with car are: child 6-11 years ($0.31) and child 12 - 17 years ($11.00).
2. Cost based on grade in school. Assumes that (grade + 5 = child's age).
3. Grade 13 students only.
4. Costs of child care are not included in these totals. See the Child Care Section for these costs where applicable.

SUMMARY OF COSTS ON A MONTHLY BASIS

SECTION 3: ADULTS' COSTS (NON-FOOD)

Household Type:	Clothing	Personal Care	Recreation Reading, Gifts and Communication*	Public Transit**	Alcohol and Tobacco	Insurance	TOTAL
Two Parent Families							
			Head			Head	
Man - blue collar	35.42	19.65	69.48	37.03	35.91	16.51	213.45
white collar	38.02	19.65		37.03	35.91		216.05
Woman - employed	42.88	18.01	Spouse	37.03	35.91	Spouse	182.15
homemaker	33.84	17.26	32.36	12.83	35.91	-	148.16
TOTAL SECTION 3 COSTS							$

* The costs above can be allocated to either the man or woman. In this case, they are added to the man's total. In addition, when calculating the recreation costs for a single person, we have allocated $61.39 per month; reflecting a 50% reduction in the cost of a housekeeping cottage and a 15% reduction in gifts and contributions.

** Adult monthly transportation costs with car are $210.90 for two parent families and $208.40 for single parent families.

SUMMARY OF COSTS ON A MONTHLY BASIS

SECTION 4: COSTS THAT VARY BY HOUSEHOLD SIZE AND COMPOSITION

Size of Family	Home Furnishings & Equipment	Household Operation	Medical, Dental and Health Care	Contingency Fund	TOTAL
One Person	36.25	8.87	50.58	16.00	111.70
Two Persons	44.70	15.79	99.80	17.00	177.29
Three Persons	54.44	19.63	102.76	18.00	194.83
Four Persons	64.18	23.48	102.76	19.00	209.42
Five Persons	73.83	25.85	102.76	20.00	222.44
Six Persons	83.47	28.23	105.10	20.00	236.80
Seven Persons	93.12	30.61	105.10	20.00	248.83
Eight Persons	102.77	32.98	105.10	20.00	260.85
Nine Persons	112.41	35.36	105.10	20.00	272.87
Ten Persons	122.06	37.73	105.10	20.00	284.89
TOTAL SECTION 4 COSTS (Select one household type)					$

SUMMARY OF COSTS ON A MONTHLY BASIS

SECTION 5: HOUSING AND UTILITY COSTS

Housing costs vary greatly. For normal budgeting purposes, the actual amount paid by a family may be used. For comparative purposes the sample budgets use rental housing costs for April 1982 from Table 4: (bachelor ($236/mo.), one bedroom ($251/mo.), two bedrooms ($303/mo.) and three bedrooms ($377/mo.). The bedroom allotments in Table 4 should be consulted in determining the spatial adequacy of rental accommodation. As a rule, however, one bedroom should be allocated to a household for each of the following categories (a) one adult or a couple, (b) an only child, (c) two children (same sex, any age), (d) two children (different sex, both under age 5), (e) a third child. The housing and utility chapters contain much more detail to assist in the establishment of a total for this section.

TOTAL SECTION 5 COSTS	$

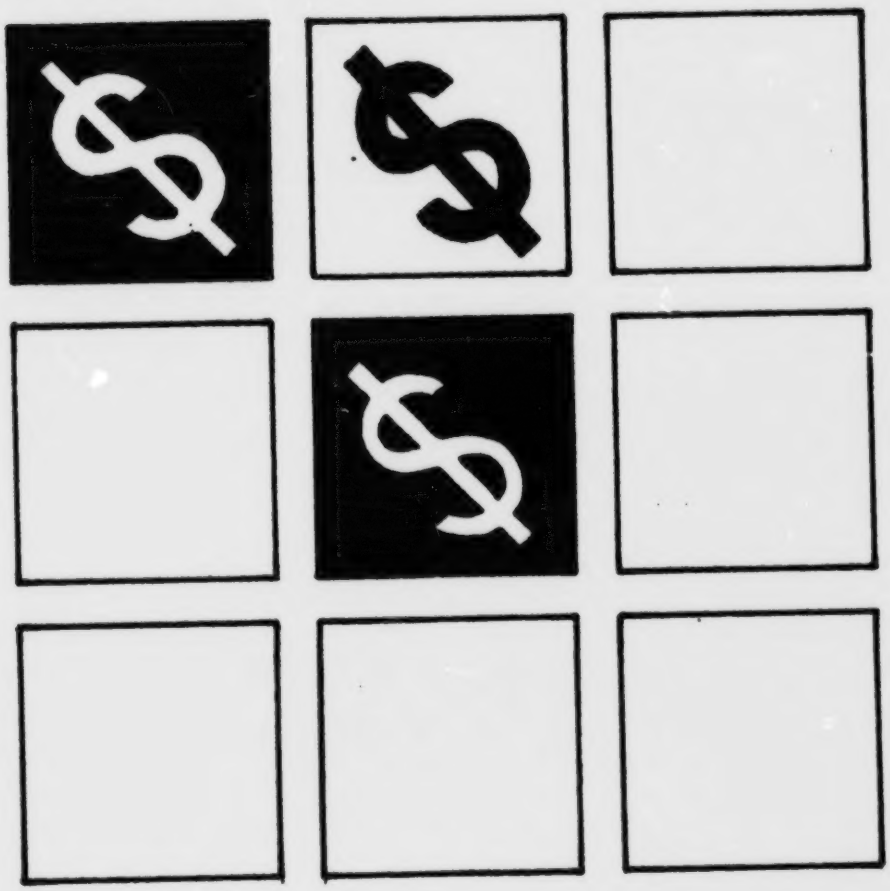
SUMMARY OF TOTAL BUDGET REQUIREMENTS

TOTAL SECTION 1 COSTS**	
TOTAL SECTION 2 COSTS**	
TOTAL SECTION 3 COSTS	
TOTAL SECTION 4 COSTS	
TOTAL SECTION 5 COSTS	
TOTAL MONTHLY BUDGET REQUIREMENTS*	
x 12 = TOTAL YEARLY BUDGET REQUIREMENTS*	$

*Excluding income taxes and social insurance contributions.

**If family includes child under 1 year, adjust child costs in sections 1 and 2 before calculating yearly costs.

Part III



Sample Budgets

Using the Sample Budgets

The 9 sample budgets included in Part III show the expenditure requirements of a variety of typical households.

The sample budgets include the cost of OHIP and dental insurance in health care, although these items are often paid for by an employer and therefore may not appear as part of an individual's income. Where applicable, sales taxes are included in the various expenditure categories.

The "Total Budget Requirement" in each budget gives the amount needed to meet the Budget Guide standards for food, housing, clothing, health care, and so forth, in the month of June, 1982. The "Estimated Income Tax, CPP and UIC less Tax Credits" are in addition to the "Total Budget requirements" and are based on the 1981 income tax guide. All the normal deductions from total income (see Page 97of Part V) are made before arriving at taxable income. The "employment expense deduction" is based on the "Estimated Gross Income Required".

The lack of standards for certain family situations (i.e., man as homemaker) make it impossible to formulate sample budgets for all possible situations. Standards for such cases will be developed for future editions.

The following is a list of the Sample Budgets:

		Page
One Person Families:	Man, Employed, moderate activity	14
	Woman, Employed, moderate activity	15
Two Person Families:	Man, Employed, moderate activity Woman, Employed, moderate activity	16
	Man, Employed, moderate activity Woman, at home, Pregnant in 3rd trimester	17
Three Person Families	Man, Employed, moderate activity Woman, at home Child - 1 year.	18
	Man, Employed, moderate activity Woman, at home - with car Child - 1 year.	19
	Man, Employed, moderate activity Woman, at home Girl - 3 years.	20
Four Person Families	Man, Employed, moderate activity Woman, at home - Girl - 8 years Boy - 13 years	21
	Man, Employed, moderate activity Woman, at home - with car Girl - 8 years Boy - 13 years.	22

SAMPLE FAMILY BUDGET 1982

One Person Family

Man - Employed, moderate activity

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	149.29	1,791.48	20.8
Housing (Bachelor)*	252.49	3,029.88	35.1
Homefurnishings & Equipment	36.25	435.00	5.0
Household Operation	8.87	106.44	1.2
Clothing**	35.42	425.04	4.9
Health Care	50.58	606.96	7.0
Personal Care	19.65	235.80	2.7
Recreation, Reading, Gifts and Contributions, and Communication	61.39	736.68	8.5
Alcohol and Tobacco	35.91	430.92	5.0
Transportation	37.03	444.36	5.2
Special School Needs	-	-	-
Insurance	16.51	198.12	2.3
Contingency Fund	16.00	192.00	2.2
TOTAL BUDGET REQUIREMENT	719.39	8,632.68	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	111.47	1,337.64	
Estimated Gross Income Required	830.86	9,970.32	

* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family.

** If man is a white collar worker, add $31.20 a year to clothing costs.

SAMPLE FAMILY BUDGET 1982

One Person Family

Woman - Employed, moderate activity

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	133.69	1,604.28	18.8
Housing (Bachelor)*	252.49	3,029.88	35.6
Home Furnishings & Equipment	36.25	435.00	5.1
Household Operation	8.87	106.44	1.3
Clothing	42.88	514.56	6.0
Health Care	50.58	606.96	7.1
Personal Care	18.01	216.12	2.5
Recreation, Reading, Gifts and Contributions, and Communications	61.39	736.68	8.7
Alcohol and Tobacco	35.91	430.92	5.1
Transportation	37.03	444.36	5.2
Special School Needs	-	-	-
Insurance	16.51	198.12	2.3
Contingency Fund	16.00	192.00	2.3
TOTAL BUDGET REQUIREMENT	709.61	8,515.32	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	107.09	1,285.10	
Estimated Gross Income Required	816.70	9,800.42	

* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family.

SAMPLE FAMILY BUDGET 1982

Two Person Family

Man - Employed, moderate activity
Woman - Employed, moderate activity

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	249.02	2,988.24	23.1
Housing (1 bedroom)*	269.86	3,238.32	25.1
Homefurnishings & Equipment	44.70	536.40	4.2
Household Operation	15.79	189.48	1.5
Clothing**	78.30	939.60	7.3
Health Care	99.80	1,197.60	9.3
Personal Care	33.76	451.92	3.5
Recreation, Reading, Gifts and Contributions, and Communications	101.84	1,222.08	9.5
Alcohol & Tobacco	71.82	861.84	6.7
Transportation	74.06	888.72	6.9
Special School Needs	-	-	-
Insurance	16.51	198.12	1.5
Contingency Fund	18.00	216.00	1.7
TOTAL BUDGET REQUIREMENT	1,077.36	12,928.32	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	77.27	927.21	
Estimated Gross Income Required***	1,154.63	13,855.53	

* Costs also include the price of electricity (baseload and cooking) being charged for a renting family.

** If a man is a white collar worker, add $31.20 a year to cost.

*** Assumes head's take home pay was $1,000 more than the spouses and the filing of separate income tax forms. In this case, the respective gross incomes required are $7,427.77 and $6,427.76 per year or $618.98 and $535.65 a month.

SAMPLE FAMILY BUDGET 1982

Two Person Family

Man - Employed, moderate activity
Woman - At home, Pregnant in 3rd trimester

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	260.99	3,131.88	25.1
Housing (1 bedroom)*	269.86	3,238.32	26.0
Homefurnishings & Equipment	44.70	536.40	4.3
Household Operation	15.79	189.48	1.5
Clothing**	53.86	646.32	5.2
Health Care	99.80	1,197.60	9.6
Personal Care	36.91	442.92	3.6
Recreation, Reading, Gifts and Contributions, and Communications	101.84	1,222.08	9.8
Alcohol and Tobacco	71.82	861.84	6.9
Transportation	49.86	598.32	4.8
Special School Needs	-	-	-
Insurance	16.51	198.12	1.3
Contingency Fund	18.00	216.00	1.5
TOTAL BUDGET REQUIREMENT	1,038.94	12,467.28	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	159.82	1,917.78	
Estimated Gross Income Required	1,198.76	14,385.06	

* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family.

** If a man is a white collar worker, add $31.20 a year to clothing costs.

SAMPLE FAMILY BUDGET 1982

Three Person Family

Man - Employed, moderate activity
Woman - At home
Child - 1 year

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	310.59	3,727.08	25.3
Housing (2 bedroom)*	324.25	3,891.00	26.4
Homefurnishings & Equipment	54.44	653.28	4.4
Household Operation	19.63	235.56	1.6
Clothing**	90.46	1,085.52	7.4
Health Care	102.76	1,233.12	8.4
Personal Care	39.67	476.04	3.2
Recreation, Reading, Gifts and Contributions, and Communication	107.55	1,290.60	8.7
Alcohol & Tobacco	71.82	861.84	5.8
Transportation	74.06	888.72	6.0
Special School Needs	-	-	-
Insurance	16.51	198.12	1.3
Contingency Fund	18.00	216.00	1.5
TOTAL BUDGET REQUIREMENT	1,229.74	14,756.88	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	213.05	2,556.59	
Estimated Gross Income Required	1,442.79	17,313.47	

* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family.

** If a man is a white collar worker, add $31.20 a year to clothing costs.

SAMPLE FAMILY BUDGET 1982

Three Person Family (with car)

Man - Employed, moderate activity
Woman - At home
Child - 1 year

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	310.59	3,727.08	25.3
Housing (2 bedroom)*	324.25	3,891.00	26.4
Homefurnishings & Equipment	54.44	653.28	4.4
Household Operation	19.63	235.56	1.6
Clothing**	90.46	1,085.52	7.4
Health Care	102.76	1,233.12	8.4
Personal Care	39.67	476.04	3.2
Recreation, Reading, Gifts and Contributions, and Communication	107.55	1,290.60	8.7
Alcohol & Tobacco	71.82	861.84	5.8
Transportation	210.90	2,530.80	6.0
Special School Needs	-	-	-
Insurance	16.51	198.12	1.3
Contingency Fund	18.00	216.00	1.5
TOTAL BUDGET REQUIREMENT	1,366.58	16,398.96	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	279.40	3,352.81	
Estimated Gross Income Required	1,645.98	19,751.77	

* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family.

** If a man is a white collar worker, add $31.20 a year to clothing costs.

SAMPLE FAMILY BUDGET 1982

Three Person Family

Man - Employed, moderate activity
Woman - At home
Girl - 3 years

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	310.59	3,727.08	25.1
Housing (2 bedrooms)*	324.25	3,891.00	26.2
Homefurnishings & Equipment	54.44	653.28	4.4
Household Operation	19.63	235.56	1.6
Clothing**	94.27	1,131.24	7.6
Health Care	102.76	1,233.12	8.3
Personal Care	41.69	500.28	3.4
Recreation, Reading, Gifts and Contributions, and Communication	107.55	1,290.60	8.7
Alcohol and Tobacco	71.82	861.84	5.8
Transportation	74.06	888.72	6.0
Special School Needs	-	-	-
Insurance	16.51	198.12	1.3
Contingency Fund	18.00	216.00	1.5
TOTAL BUDGET REQUIREMENT	1,235.57	14,826.84	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	215.65	2,587.74	
Estimated Gross Income Required	1,451.22	17,414.58	

* Cost also include the price of electricity (baseload and cooking) being charged for a renting family.

** If a man is a white collar worker, add $31.20 a year to clothing costs.

SAMPLE FAMILY BUDGET 1982

Four Person Family

Man - Employed, moderate activity
Woman - At home
Girl - 8 years
Boy - 13 years

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	458.69	5,504.28	29.8
Housing (3 bedrooms)*	400.63	4,807.56	26.1
Homefurnishings & Equipment	64.18	770.16	4.2
Household Operation	23.48	281.76	1.5
Clothing**	111.64	1,339.68	7.3
Health Care	102.76	1,233.12	6.7
Personal Care	48.08	576.96	3.1
Recreation, Reading, Gifts and Contributions, and Communication	144.20	1,730.40	9.4
Alcohol and Tobacco	71.82	861.84	4.7
Transportation	66.28	795.36	4.3
Special School Needs	9.45	113.40	0.6
Insurance	16.51	198.12	1.1
Contingency Fund	19.00	228.00	1.2
TOTAL BUDGET REQUIREMENT	1,536.72	18,440.64	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	332.45	3,989.38	
Estimated Gross Income Required	1,869.17	22,430.02	

* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family

** If a man is a white collar worker, add $31.20 a year to clothing costs.

SAMPLE FAMILY BUDGET 1982

Four Person Family (with car)

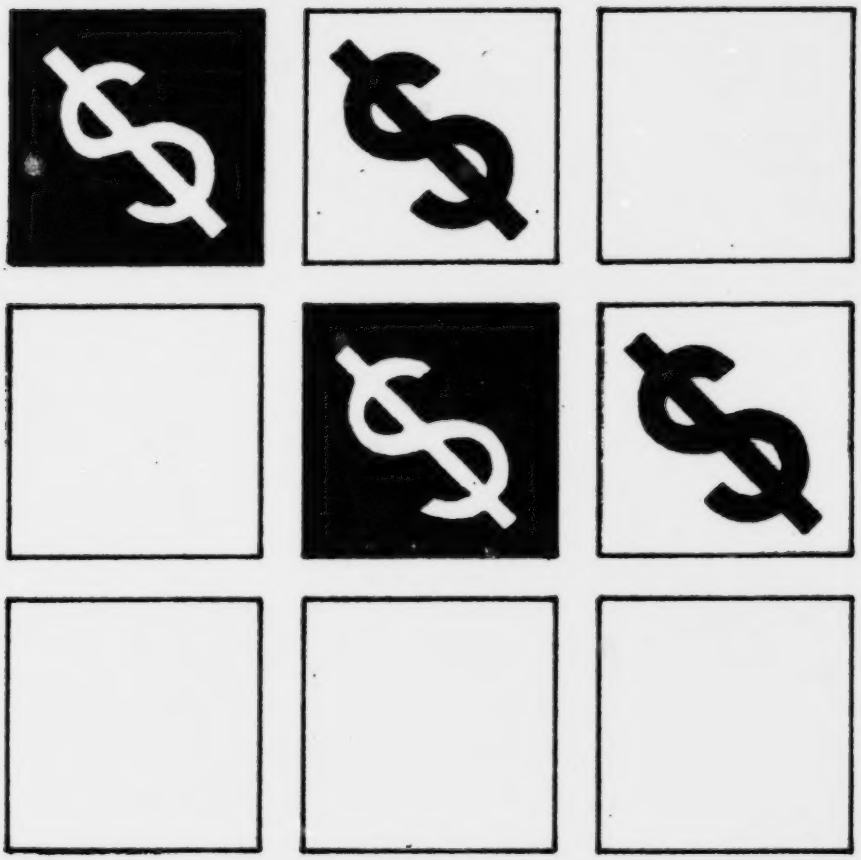
Man - Employed, moderate activity
Woman - At home
Girl - 8 years
Boy - 13 years

Expenditure Category	Amount		Per Cent of Total Budget
	Month $	Year $	
Food	458.69	5,504.28	27.1
Housing (3 bedrooms)*	400.63	4,807.56	23.7
Homefurnishings & Equipment	64.18	770.16	3.8
Household Operation	23.48	281.76	1.4
Clothing**	111.64	1,339.68	6.6
Health Care	102.76	1,233.12	6.1
Personal Care	48.08	576.96	2.8
Recreation, Reading, Gifts and Contributions, and Communication	144.20	1,730.40	8.5
Alcohol and Tobacco	71.82	861.84	4.2
Transportation	222.21	2,666.52	13.1
Special School Needs	9.45	113.40	0.6
Insurance	16.51	198.12	1.0
Contingency Fund	19.00	228.00	1.1
TOTAL BUDGET REQUIREMENT	1,692.65	20,311.80	100.0
Estimated Income Tax, CPP and UIC less Tax Credits	410.93	4,931.11	
Estimated Gross Income Required	2,103.58	25,242.91	

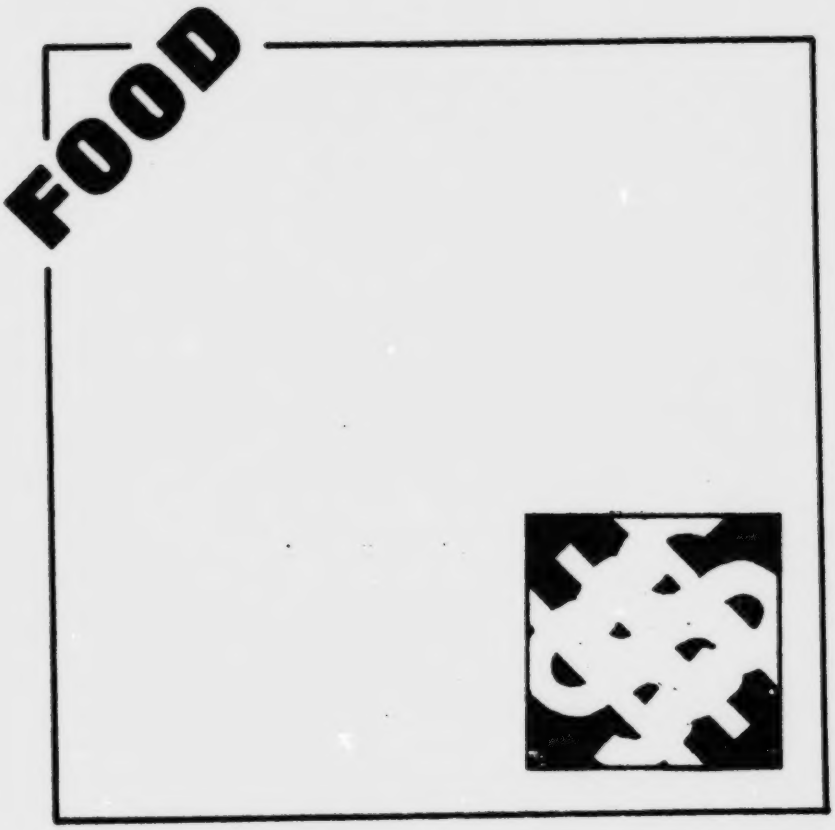
* Cost also includes the price of electricity (baseload and cooking) being charged for a renting family

** If a man is a white collar worker, add $31.20 a year to clothing costs.

Part IV



Costs & Standards


FOOD

PART IV

COSTS AND STANDARDS FOR SPECIFIED EXPENDITURE CATEGORIES

FOOD

The guide to food budgeting is designed to ensure adequate nutrition at a moderate cost. It is based on the 'Dietary Standard for Canada', recommended by the Department of Health and Welfare in 1975. The recommended nutrient intakes suggested in the Dietary Standard for Canada are in every case in excess of minimal requirements, and are proposed as adequate for the maintenance of health among the majority of Canadians.

'Canada's Food Guide' is the daily practical application of the Dietary Standard for Canada in terms of food. The recommendations of both the Standard and the Guide are thus recognized in this food budget. (See Canada's Food Guide, Page 25).

The guide to food budgeting has been devised to:

1. reflect predominating patterns of food use;
2. provide adequate nutrition at a moderate cost;
3. allow sufficient variety for individual tastes;
4. include readily available foods.

Table 1 represents the average cost for meals at home in Hamilton. In order to develop these food costs, a study was conducted in Toronto (1970) to examine the food buying practices of a random sample of families who had used Family Services or Visiting Homemakers Associations. Food items used by 30 percent or more of the families were categorized into 12 food groups consisting of a list of 88 food items (Table 3).

In order to calculate a food budget it is necessary to determine an average cost for each food group. Thus, three major food store chains were surveyed and the costs per item averaged in each food group (Table 2). Based on the apparent buying practices of the sample families, each item was expressed as a percentage of the total within its food group. This provides the weighting scale (Table 2, Column 4). Adjustments were made in the weighting of fresh vegetables to reflect seasonal availability. Research has established that food requirements vary between individuals with age, sex, and activity level. These variables are reflected by totalling the costs of the suggested quantities of food (contained in Table 3). Eleven percent is added to include items such as beverages, soups, spices, pickles, baking ingredients and snack foods. The resulting costs are shown in Table 1.

The food costs include the cost of Vitamin D for children and pregnant and nursing women. It is not necessary to have this supplement if 4 cups of milk or 3 tablespoons of margarine, which have been fortified with this vitamin, are consumed daily.

The guide to food budgeting provides for all other nutrients in excess of the amounts recommended in the Dietary Standard for Canada. One should be mindful that the food standard contained herein is for normally functioning persons, living in their own home, and does not provide for special diets.

It is important to note that savings over and above the costs shown in Table 1 can be made if a shopper looks for specials, buys in bulk (frozen foods), makes a specific shopping list, and tries other money-saving methods when shopping.

CANADA'S FOOD GUIDE

Canada's Food Guide is a plan for the whole day's meals. The foods suggested here, in average servings, supply all the nutrients your body needs for growth and repair, for energy and efficient body functioning.

Milk

Children (up to 11 years of age)	2-3 servings
Adolescents	3-4 servings
Adults	2 servings
Expectant and Nursing mothers	3-4 servings

One serving of milk equals:

- 250 ml skim milk, buttermilk, reconstituted dry skim milk, partially skimmed milk, whole milk, reconstituted evaporated milk, cocoa made with milk, or flavoured milk;
- 250 ml yogurt
- 45 g. firm cheese.

Fruit and Vegetables

4 to 5 servings including at least two vegetables.

One serving of milk equals:

- 125 ml cooked vegetable, fruit or their juice;
- 1 medium sized potato, carrot, green pepper, tomato, peach, apple, orange, banana.

Bread and Cereals

3 to 5 servings

One serving of bread and cereals equal:

- 1 slice enriched or whole grain bread;
- 125 to 250 ml cooked or ready-to-eat cereal;
- 1 roll, tea biscuit or bran muffin;
- 125 to 200 ml cooked rice, macaroni, spaghetti, noodles, etc.;
- 1/2 hamburger bun.

Meat and Alternates

2 servings

One serving of meat and alternates equals:

- 60 to 90 g after cooking, meat, poultry, liver or fish, not including skin, bone or fat;
- 60 ml peanut butter
- 250 ml baked beans or cooked dried peas or lentils;
- 60 g cheese;
- 2 eggs;
- 80 ml canned tuna or salmon;
- 80 to 250 ml nutmeats or seeds;
- 60 ml vegetable protein pieces.

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COSTS

TABLE 1

Average Costs for Food for Meals at home in Hamilton
(4 person family)

June, 1982

Age-Sex-Activity Group*	Weekly $	Monthly $	Yearly $
Child			
6 months to 1 year	15.62	67.69	812.24
1 - 3 years	16.02	69.42	833.04
4 - 6 years	19.03	82.46	989.56
7 - 9 years	22.42	97.15	1,165.84
10 - 12 years	26.78	116.05	1,392.56
Boy			
13 - 15 years	31.19	135.16	1,621.88
16 - 19 years	35.23	152.66	1,831.96
Girl			
13 - 15 years	27.55	119.38	1,432.60
16 - 19 years	26.40	114.40	1,372.80
Man			
A - Light Activity	25.97	112.54	1,350.44
B - Moderate Activity	27.56	119.43	1,433.12
C - Heavy Activity	34.61	149.98	1,799.72
Woman			
A - Light Activity	23.69	102.66	1,231.88
B - Moderate Activity	24.68	106.95	1,283.36
C - Heavy Activity	28.14	121.94	1,463.28
Pregnancy (3rd trimester)	29.80	129.13	1,549.60
Nursing	35.24	152.71	1,832.48

Adjustment for Family Size

One person, increase costs by 25 percent
Two persons, increase costs by 10 percent
Three persons, increase costs by 5 percent
Five persons, decrease costs by 5 percent
Six persons or more, decrease costs by 10 percent

TABLE 2

Average Cost of Each Food Group Using the Food List
And Based on a Weighting Plan

Food Groups	Average Sale Price Per Unit — Unit	Average Sale Price Per Unit — Price $	Price per Measure	Weighting (percent)	Average Cost Per Food Group $
Milk, Ice Cream, Cheese					
Fluid - 2%	3.41 L	2.29	0.67	45	
- whole	3.41 L	2.49	0.73	27	
Ice Cream	2 Litre	2.52	1.85	4	0.84 litre
Processed cheese slices	500 g	3.04	1.11	18	0.95 per qt.
Cheddar Cheese, medium	454 g	3.28	1.20	6	
Vitamin D					
Cod Liver Oil Capsules	100 caps.	4.89	0.05	100	0.05 cap.
Eggs					
Large - Grade A	1 doz	1.12	1.12	100	1.12 doz.
Meat, Poultry, Fish					
Chicken, broiler, whole	1 kg	2.82	2.82	21	
Chicken, whole, legs	1 kg	4.27	4.27	3	
Ground Chuck	1 kg	5.25	5.25	14	
Round Steak Roast	1 kg	9.74	9.74	11	
Blade Roast	1 kg	5.58	5.58	9	
Stewing Beef	1 kg	5.31	5.31	5	
Beef Liver	1 kg	2.10	2.10	4	5.27 kg/2.39 lb.
Pork Loin Chops (bone in)	1 kg	5.36	5.36	2	
Cottage Roll	1 kg	5.42	5.42	4	
Pork Sausage, links (frozen)	1 kg	3.92	3.92	5	
Side Bacon	500 g	2.85	5.70	4	
Lamb Chops, shoulder	1 kg	4.52	4.52	2	
Luncheon Meat - canned	340 g	2.02	5.96	3	
Cold Cuts, Bologna	500 g	2.94	5.89	7	
Tuna, flaked	185 g	1.55	8.34	2	
Salmon, pink	220 g.	1.86	8.43	3	
Cod fillets, frozen	1 kg	4.02	4.02	1	
Legumes					
Pork & Beans with Tom. Sauce	796 ml	1.28	1.61	72	2.44kg/1.11 lb.
Peanut Butter	500 g	2.29	4.58	28	
Citrus Fruit and Tomatoes					
Oranges	1.8 kg	2.99	1.66	23	
Orange juice, frozen	1.77 ml	0.66	.93	19	
Apple juice, Vit. choice	1.36 L	1.41	1.04	23	1.42kg/0.64 lb.
Grapefruit, fresh	1 kg	2.30	2.30	6	
Tomato juice, fancy	136 L	1.17	0.86	5	
Tomatoes, fresh	1 kg	3.21	3.21	7	
Tomatoes, choice, canned	796 ml	1.00	1.26	17	

Table 2 continued)

	Average Sale Price Per Unit		Price per Measure	Weighting	Average Cost Per Food Group
	Unit	Price $		(percent)	$
Fresh Dark Green & Yellow Vegetables					
Carrots	907 g	0.99	1.10	79	1.61 kg/0.73
Green pepper	1 kg	3.62	3.62	9	
Spinach	284 g	0.99	3.48	12	
Potatoes					
Whole, fresh	4.53 kg	2.14	0.47	96	0.51 kg/0.23lb
French fried, frozen	907 g	1.26	1.39	4	
Other Vegetables					
Beets, whole/canned, choice	540 ml	0.70	1.30	2	
Cabbage	1 kg	1.74	1.74	11	
Celery	500 g(approx)	0.99	1.98	8	
Corn Niblets, canned, fancy	341 ml	0.64	1.88	7	
Green beans, canned, choice	540 ml	0.67	1.24	4	
Lettuce (approx. 2 heads)	500 g	0.97	3.88	12	
Mixed vegs., frozen, fancy	907 g	1.54	1.70	3	
Mushrooms, stems, pcs.,canned	284 ml	0.95	3.34	7	2.42 kg/1.10
Onions, fresh	907 g	0.96	1.06	11	
Peas, canned, choice	540 ml	0.68	1.26	6	
Peas, frozen, fancy	907 g	1.58	1.74	2	
Other vegs. in season*	1 kg	2.00	2.00	24	
Other Fruit					
Apples	1.36 kg	2.56	1.88	36	
Apple sauce, fancy, canned	540 ml	0.91	1.69	7	1.74 kg/0.79lb
Bananas	1 kg	1.09	1.09	32	
Fruit Cocktail, choice	540 ml	1.18	2.18	5	
Peaches, halves, choice	540 ml	1.19	2.20	12	
Pears, halves, choice	540 ml	1.15	2.13	6	
Raisins	375 g	1.71	4.56	2	
Flours and Cereals					
White enriched bread, sliced	680 g	0.65	1.43	40	
French bread	680 g	0.89	1.96	6	
Cornflakes	525 g	1.59	3.03	4	1.89 kg/0.86lb.
Oatmeal	1 kg	1.74	1.74	4	
Shredded Wheat	450 g	1.56	3.47	4	
Cream of Wheat	800 g	1.58	1.98	3	
White all purpose flour	3.5 kg	3.23	0.92	9	
Cake mix, white	520 g	1.26	2.42	1	
Spaghetti	1 kg	1.29	1.29	8	

*From: January to June - Squash 8%, Turnip 8%, Parsnips 8%
July to October - Squash 8%, Green Beans 4%, Green Onions 3%, Radishes 3%, Cucumber 6%
Oct. to Dec. - Squash 6%, Cucumbers 3%, Cauliflower 3%, Brussel Sprouts 3%, Turnip 6%, Parsnips 3%.

(Table 2 continued)

	Average Sale Price Per Unit		Price per Measure	Weighting	Cost per Food Group
	Unit	Price			
		$		(percent)	
Flours and Cereals (continued)					
Macaroni	1 kg	1.29	1.29	6	1.89 kg/
Rice, short grain	2 kg	2.64	1.32	2	0.86 lb
Plain cookies	900 g	3.16	3.51	5	
Soda crackers	450 g	1.19	2.64	4	
Arrowroot cookies	400 g	1.89	4.73	1	
Chocolate chip cookies	450 g	1.69	3.76	1	
Pudding mix	170 g	0.85	5.00	2	
Fats and Oils					
Butter	453 g	2.03	4.48	39	
Margarine	453 g	0.77	1.70	24	3.21 kg/
Vegetable oil	1 litre	2.52	2.52	17	1.46 lb
Salad dressing	500 ml	1.97	3.94	11	
Shortening	453 g	0.97	2.14	9	
Sugars and Sweets					
Granulated sugar	2 k.	1.46	0.73	60	
Brown sugar	1 k.	1.23	1.23	8	1.80 kg/
Strawberry jam with pectin	750 ml	2.35	3.13	12	0.82 lb
Honey	500 g	2.08	4.16	5	
Corn syrup	1 litre	2.65	2.65	4	
Jelly powders	85 g	0.44	5.18	11	
Baby Fruits and Vegetables*					
Infant vegetables, strained	128 ml	0.35	2.73	50	273 kg/
Infant fruit, strained	128 ml	0.35	2.73	50	1.04 lb
Baby Meats,* strained					
Infant meat	100 ml	0.85	8.50	100	8.50 kg/ 3.86 lb
Beverages and Other Accessories					
Add an additional 11 percent to amount calculated per person per week.					

*For food allowance for six months to one year, allow 500 g baby fruit and vegetables and 500 g baby meats.

Notes:
1. The percentages show variation in the frequency of use within each food group.
2. The weighted average price for each food group is calculated as follows:
   a) Multiply the price per kg of each item by the percentage weight (Col. 4) for that item; for the milk products group, use the price per pricing unit. Dried powdered milk, 1.36 kg pkg. = 2.3 litres orange juice, frozen 170 g = 682 ml, oranges, fresh, 9 oranges = 1 kg.
   b) Add the resulting weighted prices to obtain the group total.
   c) Divide the total weighted price for the group by 100 to arrive at the average cost per food group.

TABLE 3

FOOD STANDARDS

Suggested Weekly Quantities of Food (as purchased) For Specified Age - Sex - Activity Groups

Age - Sex - Activity Groups***	Milk Cheese Ice Cream	Vitamin D*	Eggs	Meat Poultry Fish		Legumes, Peanut-butter		Flour, Cereal, Baked Goods	
	Litres		No.	kg	g	kg	g	kg	g
Child									
6 months - 1 year	5.11	3½ tsp.	5	-	454	-	-	-	341
1 - 3 years	5.11	7 caps.	5	-	681	-	28	-	568
4 - 6 years	5.11	7 caps.	5	-	795	-	57	-	908
7 - 9 years	5.11	7 caps.	5	1	22	-	113	1	22
10 - 12 years	6.25	7 caps.	6	1	135	-	113	1	362
Boys									
13 - 15 years	6.82	7 caps.	6	1	362	-	170	1	930
16 - 19 years	6.82	7 caps.	6	1	703	-	227	2	270
Girls									
13 - 15 years	6.25	7 caps.	6	1	249	-	113	1	362
16 - 19 years	6.25	7 caps.	6	1	249	-	113	1	249
Men									
A - light activity	3.41	0	6	1	476	-	113	1	589
B - moderate activity	3.41	0	6	1	816	-	113	-	908
C - heavy activity	3.98	0	7	2	43	-	170	2	157
Women									
A - light activity	3.41	0	5	1	249	-	113	1	589
B - moderate activity	3.41	0	6	1	249	-	113	1	362
C - heavy activity	3.98	0	6	1	476	-	113	1	589
Pregnancy during 3rd trimester	6.82	7 caps.	7	1	249	-	113	1	362
Nursing	7.95	7 caps.	7	1	759	-	113	1	362

NOTE: A conversion formula based on calcium content was used for the milk group. 2 litres of ice cream = 1.2 litres of whole milk; 500 g of processed cheese slices = 2.75 litres of whole milk; and 500 g of cheddar cheese = 3 litres of whole milk.

To calculate the quantity of cereal products: 500 g flour = 749 g of bread or baked goods. Therefore, 681 g loaf of bread = 454 g flour.

(Table 3 continued)

Age - Sex - Activity Groups***	Citrus Fruit, Tomatoes		Dark green & yellow Vegetables		Potatoes		Other Vegetables		Other Fruit		Fats, Oils		Sugars, Sweets	
Child	k	g	k	g	k	g	k	g	k	g	k	g	k	g
6 months - 1 year	-	568	-	-	-	227	1	135	-	454	-	-	-	28
1 - 3 years	-	681	-	114	-	341	-	795	-	454	-	114	-	114
4 - 6 years	-	795	-	114	-	568	1	135	-	454	-	170	-	170
7 - 9 years	-	907	-	227	-	907	1	249	-	681	-	227	-	284
10 - 12 years	-	907	-	341	1	135	1	589	-	681	-	227	-	341
Boys														
13 - 15 years	-	907	-	341	1	476	1	589	-	907	-	341	-	454
16 - 19 years	-	907	-	341	2	157	1	703	-	907	-	454	-	511
Girls														
13 - 15 years	-	907	-	341	1	135	1	476	-	907	-	284	-	284
16 - 19 years	-	907	-	341	1	22	1	362	-	907	-	170	-	170
Men														
A - light activity	-	907	-	341	1	135	1	476	-	907	-	227	-	284
B - moderate activity	-	907	-	341	1	476	1	589	-	907	-	341	-	341
C - heavy activity	-	907	-	341	2	43	1	930	-	907	-	511	-	568
Women														
A - light activity	-	907	-	341	-	907	1	362	-	907	-	170	-	170
B - moderate activity	-	907	-	341	1	362	1	476	-	907	-	341	-	284
C - heavy activity	-	907	-	341	1	589	1	476	-	907	-	511	-	454
Pregnancy during 3rd trimester	1	362	-	681	1	362	1	476	-	907	-	341	-	284
Nursing	1	816	-	681	1	362	1	703	-	907	-	341	-	284

*Vitamin D - not necessary if fortified milk and margarine used.
**Included in other vegetables.
***Description of Activity Levels for Men and Women:

A - Light Activity: Entails activities of little energy such as washing dishes, knitting, mending, cosmetic tasks, working at a desk requiring little movement, supervising, monitoring, reading, driving a car, spectator at games, theatres, etc.

B - Moderate Activity: Entails most household chores, laundering, cooking, normal housecleaning, mowing the lawn, office work involving much movement, nursing, sales clerk, barbering, shop and mill work, most mechanical trades and crafts, cooking for restaurants, driving a truck, golfing, walking, bowling.

C - Heavy Activity: Entails heavy garden work, scrubbing floors and walls, commercial laundering, moving files, furniture, etc., masonary, carpentry, loading trucks, strenuous sports.

HOUSING

35.3

HOUSING

The standard for housing represents the structural condition, facilities and occupancy patterns necessary for safety, health, social and personal well-being. For the purposes of this Guide, the Property Standards By-Law number 74-74 for the City of Hamilton has been adopted as the standard. Similar provisions have been assumed for the remaining area municipalities.

There is no comprehensive information at this time on housing costs adaptable to budgeting purposes. Even if there were, no necessary relationship exists between housing costs and shelter standards. This applies especially to older housing in central areas where existing housing stock remains significant in providing low-cost ownership and rentals for persons and families who are often also newcomers to the community. Large differences must be expected in what families can pay or must pay.

The Guide does not attempt to estimate costs of home ownership, which along with mortgage, insurance and taxes would involve estimates of home maintenance and repairs. Where applicable, budget users would have to integrate such expenditures in a particular budget.

COSTS

Budget users will often find it advisable to accept the actual cost of shelter in place of a budget estimate.

Certain housing benchmarks, however, can be offered. A general floor of rental costs is provided by public housing and the quality of shelter can be assumed to be in accord with shelter standards.

A. Private Market Rents

Average rentals have been calculated from the Canada Mortgage and Housing Corporation's Rental Apartment Vacancy Survey report for April, 1982. Rental costs for bachelor, one, two, and three bedroom apartments in the private market are presented.

The survey area includes the Regional Municipality of Hamilton-Wentworth plus the Town of Grimsby. Rent figures have been 'weighted' according to the number of units represented in order to more accurately reflect average rents.

TABLE 4

Private Market
Average Rental Costs

	Monthly	Yearly
Bachelor	236	2832
1 Bedroom	251	3012
2 Bedrooms	303	3636
3 Bedrooms	377	4524

B. Public Housing

Ontario Housing Corporation rents are geared to income regardless of the size or type of accommodation provided. The basic scale is for serviced accommodation, i.e., including heat, water, hot water, stove and refrigerator. The scale starts at $32.00 per month for incomes of $192.00 per month and less, and is geared to a maximum of about 25 percent of gross income. Theoretically there is no income limit on residence. The examples of rents shown in Table 5 include charges for heat, hydro, water, hot water, stove and refrigerator. If other services are provided, the rents will be slightly higher. If fewer services are provided, the rents will be lower.

TABLE 5

Ontario Housing Corporation Rent-to-Income Scale for Serviced Accommodation Without Government Assistance

Monthly Income	Monthly Rent	Per Cent Rent/Income
$	$	
Up to 192	32	16.7
193 - 226	33 - 43	16.7 - 18.6
227 - 244	44 - 49	19.2 - 19.7
245 - 272	50 - 58	20.2 - 21.2
273 - 300	59 - 67	21.6 - 22.3
301 - 327	68 - 76	22.5 - 23.1
328 - 373	77 - 91	23.4 - 24.2
374 - 392	92 - 97	24.5 - 24.6
393 - 424	98 - 106	24.8 - 25.0
425 - 448	107 - 112	25.0
449 - 484	113 - 121	25.0
485 - 507	122 - 126	25.0
Above 508	25% of income	25.0

C. Non-Profit and Cooperative Housing

Victoria Park Community Homes represents a large part of the stock of family non-profit housing in the Region. The subsidized units are monitored by the Ministry of Housing under the Community Sponsored Housing Program. Accordingly, 25 percent of the units in any development may be government subsidized while the remaining units are rented at regular rates established by the development yet below market rents.

The majority of the units in Victoria Park are not subsidized, however, since they are being operated on a non-profit basis, rents are often lower than private market rentals. The monthly rental rate for the non-subsidized units excludes heat and hydro. Rents are paid in accordance to the Ontario Housing Corporation's Rent-to-Income scale. The tenant pays rent depending upon his/her income and the provincial and federal governments pay the difference between the rent charged by the development and the rent payed by the tenant on a 50:50 cost sharing basis.

TABLE 6

Victoria Park Non-Profit Housing
Average Rental Range

	Average Rental Range	
	Monthly	Yearly
Non-subsidized		
2 bedrooms	$280-285	$3360-3420
3 bedrooms	$300-305	$3600-3660
Subsidized		
2-3 bedrooms	- Rent geared to income -	

D. Limited Dividend Housing

Limited dividend housing is generally available at lower than market value rentals because the developer agrees to limit profits in exchange for lower financing costs provided through the Canada Mortgage and Housing Corporation.

The cost of this type of accommodation can vary a good deal due to variations in financing and operating costs, varying land costs, and differences in properties (costs are much lower in buildings erected earlier). There are income limits on residence. In the new buildings at maximum incomes, rents are about 25 percent of gross income.

There are a number of limited dividend units in Hamilton in 7 major projects - 3 townhouse, 3 apartment complex, and 1 detached. Table 9 shows the costs of rents for townhouse and apartment complexes only built after 1960 as recommended by CMHC. It should be noted that there are more limited dividend units in other areas which have not been included in these 7 projects. In 1981, there were 1,134 limited dividend units available in Hamilton-Wentworth.

The figures in Table 7 represent average rents only. Costs will vary depending on the size, location, services provided, etc., in the unit.

TABLE 7

Cost of Rents in
Limited Dividend Housing

	Average Rental Costs	
	Monthly	Yearly
Townhouse units		
2 Bedrooms	$258.44	$3101.28
3 Bedrooms	265.17	3182.04
Apartment units		
1 Bedroom	$245.54	$2946.48
2 Bedrooms	257.70	3092.40
3 Bedrooms	277.55	3330.60

E. Rent Supplement Program

Families as well as senior citizens and the disabled are eligible to apply for rent supplement housing. Families are expected to pay up to 25 percent of income for housing. The rent supplement covers the difference between the rent level and what the family pays under the rent-to-income schedule. This program is funded 50:50 by the federal and provincial levels of government and is administered by the Ontario Housing Corporation through local Housing Authorities in most municipalities.

Ontario Housing Corporation maintains a stock of rent supplement units under contract with private landlords. Families, disabled persons under 60 years of age, and seniors over 60 years, at time of application may indicate a preference for a rent supplement unit; however, placement will take longer than for regular O.H.C. public housing units operated by the Hamilton-Wentworth Housing Authority. There are approximately 244 family rent supplement units in the Region at present. Rents are based upon O.H.C.'s Rent-to-Income scale applied to public housing applicants.

STANDARDS

The Property Standards By-law 74-74 for the City of Hamilton is an enforceable By-law which for the purposes of this Guide has been adopted as the standard. A detailed description of the By-law can be obtained from City Hall.

It is important to note that violation of the By-law is punishable upon summary conviction by a fine not exceeding $1,000.00, exclusive of costs. Furthermore, the City has the right to repair or demolish any property whose owner or occupant fails to meet a by-law order at the expense of the owner or occupant.

The standard for Housing is thus represented by the prices shown in the 'Costs' section as enforcable through the Property Standards By-law 74-74.

UTILITIES AND FUEL

UTILITIES AND FUEL

Quantities of gas and electricity for cooking, water, heating, lighting and operating household appliances were supplied by utility companies. However, it must be stressed that the figures shown represent average consumption levels only since no accurate means is available to develop quantity standards by family size. Thus, the quantity standard shown by family size, and the resulting costs, are intended as general guides; a good deal of variation in the experience of individual families is to be expected. The Utilities and Fuels standards are thus represented by the following costs.

COSTS

A. Gas

The costs for gas represent average costs (and consumption) only. The figures are based upon a cost of $14.91 for the first 28.4 hundred cubic feet (CcF) (52.5¢/CcF) and 53.1¢ for each additional CcF. Consumption figures (and thus, costs) are only estimates.

TABLE 8

Estimated Costs For Gas

		Number of Persons in Family				5+ for Each Additional Person Add:
		1	2	3	4	
Cooking	(CcF)	96	134	172	210	38 each
Yearly	$	50.81	70.98	91.16	111.34	20.01
Monthly	$	4.23	5.92	7.60	9.28	1.67
Weekly	$	.98	1.37	1.75	2.14	.38

Estimated Costs For Gas - Continued

	Number of Persons in Family				5 + For Each Additional Person Add:
	1	2	3	4	
Water Heating (CcF)	120	168	216	264	48
Yearly $	63.55	89.04	114.53	140.01	25.32
Monthly	5.30	7.42	9.54	11.67	2.11
Weekly $	1.22	1.71	2.20	2.69	0.49
Cooking & Water Heating (CcF)	216	302	388	474	86
Yearly $	114.53	160.19	205.86	251.52	45.50
Monthly $	9.54	13.35	17.16	20.96	3.79
Weekly $	2.20	3.08	3.96	4.84	0.88

B. Home Heating

The home heat standard represents the average cost of heating a house by gas or oil. The standard for oil represents the average cost of heating (a) an older house, 1,000 sq. ft., using 3182 to 3637 litres of oil, and (b) a new free-standing bungalow, 1,000 sq. ft., using 4091 to 4546 litres. The allocation is 36 litres. The equivalent to 3650 litres of oil is 1,335 CcF of natural gas @ 52.5 cents for the first 28.4 CcF each, & 53.1 cents for each remaining CcF.

TABLE 9

Average Home Heating Costs

	Yearly	Monthly	Weekly
Oil	1068.90	89.01	20.56
Gas	802.26	66.86	15.43

C. Water

In Hamilton-Wentworth some homes pay their water bill according to their water meter (by consumption) while un-metered homes pay according to the assessed value of the home. Costs shown represent average calculations for both metered and un-metered homes and apply generally to a six-room house with one basin, one bath, one toilet, one kitchen sink and one pair of laundry tubs; using a standard of 152.4 cu.m., every 3 months. Current prices are as follows: (1) $5.06 for the first 14 cu.m., (2) 23.36 cents for every cubic meter thereafter (billing every 3 months) and (3) a 115 per cent sewage charge per billing period.

TABLE 10

Average Cost of Water

City of Hamilton

Yearly	Monthly	Weekly
321.56	26.80	6.18

D. Electricity

Costs of electrical energy can vary greatly from household to household in the Region depending upon family size, consumption, personal preferences, and other factors. The estimates shown represent averages and distinguish between families with owned and with rented water heaters. Current prices are as follows:

(1) 9.8 cents for the first 100 kW.h every 2 months

(2) 4.9 cents for the next 400 kW.h every 2 months.

(3) 3.57 cents for all additional kilowatt hours every 2 months.

The minimum bill charged is $8.00 every 2 months.

TABLE 11

Estimated Costs for Electricity

City of Hamilton

		Number of Persons in Family 1	2	3	4	5 + For Each Additional Person Add:
Base Load* (kW.h)		3000	3500	4000	4500	500 each
Yearly	$	176.40	194.16	212.16	229.92	48.96
Monthly	$	14.70	16.18	17.68	19.16	4.08
Weekly	$	3.39	3.73	4.08	4.42	0.94
Base Load & Cooking (kW.h)		3600	4400	5200	6000	800 each
Yearly	$	197.88	226.32	255.00	283.56	68.64
Monthly	$	16.49	18.86	21.25	23.63	5.72
Weekly	$	3.81	4.35	4.90	5.45	1.32
Base Load Cooking, Water Heating Customer Owned						
Yearly	$	386.52	414.96	443.64	472.20	
Monthly	$	32.21	34.58	36.97	39.35	
Weekly	&	7.43	7.98	8.53	9.08	
Base Load Cooking, Water Heating Rental						
Yearly	$	410.52	438.96	467.64	496.20	
Monthly	$	34.21	36.58	38.97	41.35	
Weekly	$	7.89	8.44	8.99	9.54	

*Cost for lighting and operating household appliances - radio, television, iron and other small appliances. Note that for facility in use, the costs of the base load are included in all categories of costs for electricity. Electrical costs assume base load will be consumed first.

HOME FURNISHINGS AND EQUIPMENT

HOMEFURNISHINGS AND EQUIPMENT

Homefurnishings, like clothing, is an area of spending for which no objective standards exist. Yet, comfortable homefurnishings can make an important contribution to family well-being.

The standard for homefurnishings and equipment was developed through three sources: studies of family expenditures and possessions, examination of other budget standards and the inclusion of what seemed reasonable requirements for families. Governing factors in the selection of items to be priced were low cost and durability.

The budget for homefurnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, the average costs shown do not necessarily represent actual expenditures per year, but budget allocations - or saving - required to maintain basic inventories of furnishings and equipment.

Many families today purchase major homefurnishing items on installment plans, or through some other form of credit. The costs shown represent annual allocations for cash purchases of all items. With the use of credit, costs would be considerably higher.

The budget includes pro-rated costs for living room and bedroom furniture, chests for storage of both personal belongings and household linens, household linens in sufficient quantity to permit regular changes, and kitchen equipment and appliances.

The cost of a fridge and stove is assumed to be included in rent. Homefurnishings of which the prime function is recreation (e.g., radio) have been included in the section on Recreation.

Homefurnishings and Equipment

COSTS

Costs of maintaining an adequate inventory of homefurnishings and equipment are shown below, by family size.

TABLE 12

Average Cost of Homefurnishings and Equipment

Family Size	Yearly	Monthly	Weekly
One person	434.94	36.25	8.36
Two Persons	536.37	44.70	10.31
Three persons	653.27	54.44	12.56
Four persons	770.17	64.18	14.81
Five persons	885.92	73.83	17.04
Six persons	1001.68	83.47	19.26
Seven persons	1117.43	93.12	21.49
Eight persons	1233.18	102.77	23.72
Nine persons	1348.93	112.41	25.94
Ten persons	1464.69	122.06	28.17

Where use of credit is indicated for the purchase of an article, add the credit cost to the cash cost of the article.

TABLE 13

SUMMARY COSTS AND REPLACEMENT RATES

HOME FURNISHINGS AND EQUIPMENT

Item	Quantity Standards				Annual Budget Costs				
	One Person	Two Person	Four Person	Eight Person	One Person	Two Person	Four Person	Eight Person	Unit Cost
Living Room & Dining Area									
Bed Chesterfield	1/15	1/15	1/15	1/10	21.40	21.40	21.40	32.10	320.98
Stuffed Chair	1/20	1/10	1/10	1/10	6.30	12.60	12.60	12.60	126.01
Reclining Chair	1/20	1/10	1/10	1/10	7.49	14.98	14.98	14.98	149.78
Footstool (hassock)	1/20	1/10	1/10	1/10	3.21	6.42	6.42	6.42	64.18
Wall Unit/Shelves	1/20	1/20	1/10	1/10	5.34	5.34	10.69	10.69	106.87
Coffee Table	1/20	1/20	1/10	1/10	3.74	3.74	7.49	7.49	74.88
End Tables (2)	1/10	1/10	2/10	2/10	14.98	14.98	29.95	29.95	149.76
Table Lamps (2)	1/10	1/10	1/8	1/4	10.70	10.70	13.37	26.75	106.98
Floor or Pole Lamp	1/10	1/10	1/5	1/5	5.88	5.88	11.77	11.77	58.84
Floor Covering/Rug - 9'x12'	1/15	1/15	1/10	1/5	10.70	10.70	16.05	21.29	160.47
Window Covering/Draperies	1/15	1/15	1/10	1/5	5.72	5.72	8.59	17.17	85.86
Dining Table Dining Chairs (4)	1/20	1/20	1/15	1/10	13.85	13.85	18.47	27.70	277.00
Sheer Curtains	1/5	1/5	1/5	1/2	4.67	4.67	4.67	11.68	23.26
Adult Bedroom									
Double Metal Frame/Head Board	1/20	1/20	1/20	1/20	5.35	5.35	5.35	5.35	106.98
Box Spring and Mattress	1/15	1/15	1/15	1/15	22.82	22.82	22.82	22.82	342.36
Double Dresser	1/20	1/20	1/20	1/20	8.29	8.29	8.29	8.29	165.83
Night Tables (2)	1/20	1/20	1/20	1/20	6.10	6.10	6.10	6.10	121.94
Table Lamps (2)	1/15	1/15	1/15	1/10	3.14	3.14	3.14	4.71	47.06
Framed Mirror	1/20	1/10	1/10	1/10	2.57	5.13	5.13	5.13	51.34
Bench or Chest	1/20	1/20	1/20	1/20	5.35	5.35	5.35	5.35	106.98
Area Rug	1/15	1/15	1/10	1/5	10.70	10.70	16.05	32.09	160.47
Book Case	1/20	1/20	1/10	1/10	5.88	5.88	11.77	11.77	117.68
Window Covering/Draperies	1/15	1/15	1/15	1/10	3.58	3.58	3.58	5.37	53.66
Sheer Curtains	1/5	1/5	1/5	1/2	4.67	4.67	4.67	11.68	23.36

TABLE 13 (continued)

SUMMARY COSTS AND REPLACEMENT RATES
HOME FURNISHINGS AND EQUIPMENT

Item	Quantity Standards: One Person	Two Person	Four Person	Eight Person	Annual Budget Costs: One Person	Two Person	Four Person	Eight Person	Unit Cost
Children's Bedroom									
Single Metal Frame	-	1/20	1/10	1/5	-	1.28	2.57	5.14	25.68
Box Spring and Mattress	-	1/15	1/8	1/4	-	17.12	32.09	64.19	256.75
Single Dresser	-	1/20	1/10	1/5	-	5.35	10.70	21.40	106.98
Desk - 18" x 36"	-	1/20	1/9	1/4	-	6.15	13.67	30.76	123.03
Night Table	-	1/20	1/10	1/5	-	3.05	6.10	12.19	60.97
Table Lamp	-	1/15	1/10	1/5	-	1.57	2.35	4.71	23.53
Desk Lamp	-	1/15	1/9	1/4	-	1.00	1.66	3.74	14.97
Chromed Desk Chair	-	1/20	1/10	1/4	-	1.07	2.14	5.35	21.39
Area Rug (small rugs) (2)	-	1/5	1/3	1	-	6.84	11.40	34.20	34.20
Window Covering/Draperies	-	1/15	1/8	1/4	-	3.58	6.71	13.42	53.66
Sheers	-	1/5	1/3	2/5	-	4.67	7.79	15.57	23.36
Kitchen Equipment and Tableware									
Pots and Pans/Cookware	1/10	1/10	1/7	1/7	24.61	24.61	35.16	35.16	246.09
Small Utensils	1/5	1/5	1/4	1/3	26.73	26.73	33.42	44.56	133.67
Flatware and Glassware	1/12	1/6	1/3	1/2	4.01	8.02	16.04	24.07	48.13
Dinnerware	1/10	1/10	1/5	1/3	19.32	19.32	38.63	64.39	193.17
Window Covering/Curtains	1/5	1/5	1/4	1/2	4.35	4.35	5.44	10.88	21.75
Household Linens									
Mattress Pad - double	1/10	1/10	1/5	1/5	1.28	1.28	2.57	2.57	12.83
Mattress Pad - twin	-	1/10	1/5	1/5	-	1.07	2.14	2.14	10.69
Pillows	1/10	1/5	2/5	4/5	1.71	3.42	6.84	13.69	17.11
Pillow Cases, pair	1/4	1/2	1	2	1.92	3.85	7.69	15.38	7.69
Sheets, pair (double)	1/2	1/2	1/2	1/2	13.69	13.69	13.69	13.69	27.37

TABLE 13 (continued)

SUMMARY COSTS AND REPLACEMENT RATES

HOME FURNISHINGS AND EQUIPMENT

Item	Quantity Standards				Annual Budget Costs				
	One Person	Two Person	Four Person	Eight Person	One Person	Two Person	Four Person	Eight Person	Unit Cost
Household Linens (cont.)									
Sheets, pair (twin)	1/2	1/2	1	3	11.11	11.11	22.23	66.69	22.23
Blankets:									
- lightweight (double)	1/10	1/10	1/10	1/10	1.93	1.93	1.93	1.93	19.25
lightweight (twin)	-	1/5	1/3	1	-	3.42	5.70	17.11	17.11
- thermal (double)	1/10	1/10	1/10	1/10	4.49	4.49	4.49	4.49	44.93
thermal (twin)	-	1/5	1/3	1	-	7.92	13.19	39.58	39.58
Quilted Bedspread (double)	1/10	1/10	1/10	1/10	3.21	3.21	3.21	3.21	32.09
Quilted Bedspread (twin)	-	1/10	1/3	1	-	3.21	10.70	32.09	32.09
Bath Towels (2)	1/6	1/3	2/3	4/3	2.14	4.28	8.56	17.12	12.84
Hand Towels (2)	1/6	1/3	2/3	4/3	1.25	2.50	4.99	9.99	7.49
Washcloth (2)	1/6	1/3	2/3	4/3	.36	.71	1.43	2.85	2.14
Shower Curtain	1/10	1/10	1/5	1/5	.53	.53	1.07	1.07	5.34
Window Covering - Curtains	1/10	1/10	1/5	1/5	1.18	1.18	2.35	2.35	11.76
Rubber Tub Mat	1/10	1/10	1/5	1	.75	.75	1.50	7.48	7.48
Bath Mat	1/10	1/10	1/5	1	.86	.86	1.71	8.55	8.55
Tea Towels (6)	1/4	1/2	1	2	2.07	4.14	8.28	16.56	8.28
Dish Cloths (6)	1/4	1/2	1	2	1.11	2.22	4.43	8.86	4.43
Table Cloths	1/10	1/10	1/5	1	1.60	1.60	3.21	16.04	16.04
Table Protector	1/10	1/10	1/5	1	1.39	1.39	2.78	13.90	13.90
Place Mats (6)	1/10	1/10	1/5	1	1.08	1.08	2.15	10.76	10.76
Table Napkins	1/10	1/10	1/5	1	.99	.99	1.99	9.94	9.94
Oven Mitts/Pot Holders	1/10	1/10	1/5	1/5	.30	.30	.60	.60	2.99
Appliances and Related Equipment									
Toaster	1/12	1/12	1/12	1/10	2.23	2.23	2.23	2.67	26.73
Hand Food Mixer	1/10	1/10	1/10	1/8	2.67	2.67	2.67	3.34	26.73
Electric Kettle	1/10	1/10	1/10	1/8	2.35	2.35	2.35	2.94	23.52
Blender	1/10	1/10	1/10	1/8	3.21	3.21	3.21	4.01	32.08
Electric Frypan	1/10	1/10	1/10	1/8	2.67	2.67	2.67	3.34	26.74

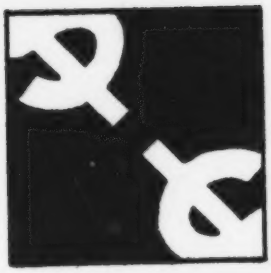
TABLE 13 (continued)

SUMMARY COSTS AND REPLACEMENT RATES

HOME FURNISHINGS AND EQUIPMENT

Item	Quantity Standards				Annual Budget Costs				
	One Person	Two Person	Four Person	Eight Person	One Person	Two Person	Four Person	Eight Person	Unit Cost
Appliances and Related Equipment (cont.)									
Electric Iron	1/15	1/15	1/10	1/6	2.14	2.14	3.21	5.35	32.08
Washing Machine	1/15	1/15	1/10	1/10	34.95	34.95	52.43	52.43	524.28
Dryer	1/15	1/15	1/12	1/10	24.25	24.25	30.32	36.38	363.78
Sewing Machine and Case	1/25	1/25	1/25	1/20	11.13	11.13	11.13	13.91	278.19
Fire Extinguisher	1/20	1/20	1/20	1/20	1.60	1.60	1.60	1.60	32.09
Vacuum Cleaner	1/15	1/15	1/15	1/12	11.41	11.41	11.41	14.27	171.18
Ironing Board and Pad	1/20	1/20	1/17	1/10	2.14	2.14	2.52	4.28	42.78
Bathroom Accessories									
Laundry Hamper	1/15	1/15	1/12	1/10	1.43	1.43	1.78	2.14	21.39
Bathroom Scale	1/15	1/15	1/12	1/10	1.07	1.07	1.34	1.60	16.04
Towel Bars (2)	1/20	1/20	1/20	1/20	.49	.49	.49	.49	9.82
Space-Saver Shelf Unit	1/20	1/20	1/20	1/20	1.87	1.87	1.37	1.87	37.44
Wooden Drying Rack	1/20	1/20	1/20	1/20	.91	.91	.91	.91	18.18
Waste Basket	1/10	1/10	1/5	1/5	.95	.95	1.90	1.90	9.50
Portable Soap Dish	1/10	1/10	1/5	1/5	.36	.36	.71	.71	3.56
Toilet Brush and Stand	1/10	1/10	1/5	1/5	.71	.71	1.42	1.42	7.11

HOUSEHOLD OPERATION



HOUSEHOLD OPERATION

Amounts required for all items for household operation were developed through analysis of other budget standards in Toronto. In addition, studies of family consumption and expenditures were consulted in making judgments of quantities required.

All households have been allocated a washer and dryer in the home-furnishings section as these are cheaper than launderette services.

TABLE 14

Average Cost of Household Operation

Family Size	Yearly	Monthly	Weekly
		$	$
One person	106.41	8.87	2.05
Two person	189.76	15.79	3.64
Three persons	235.61	19.63	4.53
Four persons	281.75	23.48	5.42
Five persons	310.16	25.85	5.96
Six persons	338.77	28.23	6.52
Seven persons	367.28	30.61	7.06
Eight persons	395.78	32.98	7.61
Nine persons	424.29	35.36	8.16
Ten persons	452.80	37.73	8.71

TABLE 15

STANDARDS AND SUMMARY COSTS FOR HOUSEHOLD OPERATION

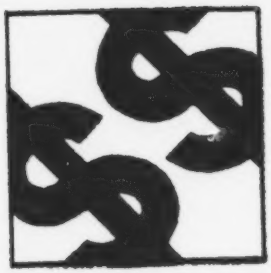
Laundry, Cleaning & Maintenance Supplies	Annual Quantity Standard				Annual Budget Costs				
	One Person	Two Person	Four Person	Eight Person	One Person	Two Person	Four Person	Eight Person	Unit Cost
Detergent powder (2kg)	4	9	14	16	11.76	26.46	41.16	47.04	2.94
Detergent Liquid (1 litre)	4	8	12	17	7.88	15.76	23.64	33.49	1.97
Starch, spray (567 g)	1	2	4	5	1.70	3.40	6.80	8.50	1.70
Bleach (3.6 litres)	2	4	6	7	2.98	5.96	8.94	10.43	1.49
Scouring powder (400 g)	7	15	17	22	4.90	10.50	11.90	15.40	.70
Scouring pads (box of 3)	3	6	9	12	6.24	12.48	18.72	24.96	2.08
Floor wax (750 ml)	2	3	4	5	7.42	11.13	14.84	18.55	3.71
Light bulbs (box of 2, 60 watt)	10	12	18	24	13.30	15.96	23.94	31.92	1.33
Other*	-	(25% of above)		-	14.05	25.41	37.49	47.57	
Paper Supplies									
Serviettes (box of 240)	3	4	5	9	5.94	7.92	9.90	17.82	1.98
Toilet paper (420 sheet roll, 4 per package)	8	15	24	42	17.12	32.10	51.36	89.88	2.14
Paper towels (pkg. of 2x60x2 ply)	3	5	7	8	4.14	6.90	9.66	11.04	1.38
Other**	-	(33% of Paper Items)		-	8.98	15.48	23.40	39.18	

*Includes cleaning equipment, tools, mending supplies, etc.

** Includes wraps, foils, etc.

NOTE: Dry cleaning costs are included under the Clothing standard.

CLOTHING



CLOTHING

No objective standard exists by which to identify clothing requirements. Considerations of the committee of clothing specialists in Toronto in developing the standards include:

1. hygiene requirements;
2. growth needs;
3. social acceptability.

Basic objectives in the development of the standard for clothing were low cost, durability, and consistency with apparent trends in clothing customs today.

The clothing requirements for employed women assume a white collar office position, or other job where ordinary dress is used.

The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement (Table 16). Costs of dry cleaning and shoe repair are included in the clothing budget; laundry costs, which cover both clothing and household supplies, are included in the section on Household Operation.

In addition to the regular clothing budget, provision is made for special clothing and related needs for pregnant mothers and for infants. As costs for maternity clothes and for infant layettes (outfits) are non-recurring, these have been separately identified (Table 17).

The average clothing costs shown in Table 16, have been updated, as of June, 1982 using Statistics Canada's Consumer Price Index by taking the average clothing costs from the Guide For Family Budgeting in Hamilton-Wentworth (1980) and applying the Index to the costs to obtain a more recent estimate.

Since the Index contains prices for Toronto, and not Hamilton, regional differences in costs of clothing should be considered when budgeting for clothing purposes, however, the variation in costs of clothing between Hamilton and Toronto would be small.

TABLE 16

AVERAGE COSTS FOR PURCHASE AND SERVICING OF CLOTHING*

Sex and Employment Status	Year	Month	Week
Infant**			
Birth to 6 months	564.97	47.08	10.86
6 months - 1 year	284.62	23.72	5.47
Boy			
1, under 2	145.93	12.16	2.81
2 - 4	191.61	15.97	3.68
5 - 7	192.53	16.04	3.70
8 - 11	212.24	17.69	4.08
12 - 14	251.60	20.97	4.84
15 - 18	294.76	24.56	5.67
Girl			
1, under 2	145.93	12.16	2.81
2 - 4	191.61	15.97	3.69
5 - 7	206.38	17.20	3.97
8 - 11	256.92	21.41	4.94
12 - 14	360.23	30.02	6.93
15 - 18	503.88	41.99	9.69
Man			
Blue Collar	424.98	35.42	8.17
White Collar	456.27	38.02	8.77
Woman			
Employed	514.56	42.88	9.90
Homemaker	406.05	33.84	7.81
Maternity**	221.22	18.44	4.25

*Includes 7 per cent Ontario retail sales tax, where applicable, dry cleaning, and shoe repair.

**For subsequent pregnancies and infants, only 25 per cent of the respective amounts shown would need to be reallocated.

TABLE 17

CLOTHING STANDARDS

Suggested Wardrobe for Moderate Income Men

Articles of Clothing (Regular Men's Sizes)	If a Blue Collar Worker		If a White Collar Worker	
	Stock	Replacement	Stock	Replacement
Outerwear				
Coat, winter	1	1/5	1	1/5
Winter jacket or parka	1	1/5	1	1/5
Rain or all-purpose coat	1	1/5	1	1/5
Light jacket or windbreaker	1	1/3	1	1/3
Suit (2 pieces)	1	1/3	2	1/2
Sports jacket	1	1/3	2	1
Slacks, dress	1	1/2	3	2
Slacks, casual	2	1	2	1
Work pants	3	2	1	1/2
Shirts, dress	2	1	4	2
Shirts, casual, long-sleeves	3	2	3	2
Shirts, casual, short-sleeves	1	1	1	1
Work shirts	3	2	1	1/2
Jerseys, T-Shirts	1	1	1	1
Sweaters, cardigan or jacket type	1	1/3	1	1/4
Sweaters, pullover	2	1	2	1/2
Shorts	2	1/3	2	1/3
Bathing suit	1	1/3	1	1/3
Undergarments				
T-Shirts or vest	3	3	3	2
Shorts/briefs	4	2	4	2
Drawers, ankle-length	1	1/2	1	1/2
Pyjamas	2	2/3	2	2/3
Bathrobe	1	1/7	1	1/7
Footwear				
Shoes, dress	1	1/2	2	1
Shoes, casual	1	1/2	1	1/2
Snowboots	1	1/2	1	1/3
Rubbers or rubber boots	1	3/4	1	3/4
Slippers	1	1/3	1	1/3
Workboots	1	3/4	-	-
Socks, light	4	4	4	6
Socks, heavy	3	3	1	1
Miscellaneous				
Scarf, winter	1	1/3	1	1/3
Gloves, dress	1	1/3	2	2/3
Gloves, work	1	1	-	-
Mitts	1	1/2	1	1/2
Belts	2	1/3	2	1/3
Ties	2	1	4	3
Winter Hat	1	1/2	1	1/2

TABLE 17 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Moderate Income Women

Articles of Clothing (Misses' Sizes)	Employed (Out of Home) Stock	Employed (Out of Home) Replacement	Employed (In home) Stock	Employed (In home) Replacement
Outerwear				
Coat, winter	1	1/3	1	1/4
Jacket, winter	1	1/5	1	1/5
Rain or all-purpose coat	1	1/3	1	1/3
Suit or pantsuit	2	1	1	1/2
Dresses: Winter "dressy"	2	1	1	2/3
Winter casual	2	1	1	1/2
Summer "dressy"	2	1	2	2/3
Summer casual	3	1	2	3/2
Skirt, summer	1	1/2	1	1/3
Skirt or jumper, winter	2	1	1	1/2
Blouse, long-sleeve	3	3/2	1	1/2
Blouse, short-sleeve or sleeveless	1	1/2	1	1/3
Jerseys, summer T-Shirts	1	1/2	2	1
Sweater, pullover	2	1	1	1/2
Sweater, cardigan	1	1/2	1	1/2
Slacks/Jeans	2	2/3	3	3/2
Shorts	1	1/4	2	1/2
Bathing Suit	1	1/2	1	1/2
Undergarments				
Panties	6	3	4	2
Bras	3	1	2	1
Girdles,	1	1	1	1
Vests	1	1/3	1	1/3
Full-slip	1	1	1	1/2
Half-slip	1	1	1	1/2
Pyjamas/Nightgowns	3	2/3	3	2/3
Bathrobe, winter	1	1/5	1	1/3
Bathrobe, summer	1	1/5	1	1/3
Footwear				
Shoes, heels "dressy"	2	1	1	1/2
Shoes, casual (worn with slacks)	1	1/2	1	1
Shoes, sandals	1	1/2	1	1/2
Slippers	1	1/2	1	1/2
Snowboots	1	1/2	1	1/3
Rainboots or rubbers	1	1/2	1	1/3
Socks	2	2	2	2
Leotards	1	1/2	1	1/2
Panty Hose	4	12	2	8
Sheer Knee-highs	2	2	1	1
Accessories				
Gloves	1	3/4	1	1/2
Mitts	1	3/4	1	1/2
Scarf, winter	1	1/3	1	1/2
Scarf, light	2	2/3	1	1/2
Bag	1	1/3	1	1/3
Hats, winter and summer	1	1	1	2/3

TABLE 17 (continued)

The Standard for Infant Needs

Item	Purchases from birth to 6 months	Purchases from 6 to 12 months
Clothing		
Set: Sweater, booties, bonnet	2	-
Diapers, per dozen	3	1
*Disposable diapers (pkg. 48)	2	2
Plastic pants	3	3
Nightgowns	3	-
Sleepers	3	2
Shirts	4	4
Sweater	-	2
Bunting bag or suit	1	1
Shoes	1	1
Bib	3	3
Socks	2	3
Bedding and Linen		
Receiving blanket	3	-
Lap pad	4	-
Crib sheet (fitted)	3	1
Rubber sheet	1	1
Bath towel (hooded)	2	-
Wash cloth	2	2
Blanket (crib size)	2	-
Furniture		
Crib and mattress	1	-
Toilet chair or seat	-	1
Bath tub	1	-
High chair	-	1
Play pen	1	-
Carriage or stroller	1	-
Car seat	-	1
Snugly	1	-
Miscellaneous		
Toys	4	4
Diaper pail	1	-
Diaper pins (large)	4	4
Absorbent cotton, box or bag	6	4
Soap, cake	6	6
Baby oil, bottle	4	3
Hair brush and comb	-	1
Powder, large	3	3
Nursing set (35 pieces)	1	-

TABLE 17 (continued)

The Standard for Maternity Clothes

Item	Quantity
Outerwear	
Dress	1
Overblouse	2
Slacks	2
Jumper	1
Under garments	
Maternity panties	3
Support hose	3
Maternity bra	2
Sleeping garments	2

TABLE 17 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Young Girls

Articles of Clothing	1, under 2		2, under 4		4 - 6	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2
Lightweight jacket or coat	1	1/2	1	1/2	1	1/2
Coat, winter	-	-	-	-	1	1/2
Dress, summer	1	1	1	1	1	1
Dress, winter	1	1/2	1	1/2	1	1/2
Suit (2 pieces, top and pants)	1	1/2	1	1/2	1	1/2
Jeans	-	-	1	1	2	3/2
Overalls	3	2	2	1	-	-
Slacks	-	-	1	1	2	2
Skirts	-	-	-	-	1	1/2
Jumpers	-	-	1	1/2	1	1/2
Blouses	-	-	1	1/2	1	1/2
Jerseys (long-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Jerseys (short-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sunsuit or Sundress	2	1	-	-	-	-
Shorts	-	-	2	1	2	1
Bathing Suit	-	-	1	1	1	1/2
Undergarments						
Waterproof pants	3	3	3	1	-	-
Training pants	4	3	-	-	-	-
Panties (or training pants)	-	-	4	4	4	4
Vests	2	1	2	1	2	1
Sleeper	3	2	3	2	-	-
Pyjamas/Nightgown	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable Diapers (pkg.48)	1	1	-	-	-	-
Cloth Diapers (box of 12)	1	1	-	-	-	-
Footwear						
Shoes, dress	-	-	-	-	1	1/2
Shoes, casual	1	2	1	2	1	1
Shoes, canvas (running)	-	-	1	2	1	1
Slippers	-	-	1	1	1	1/2
Overshoes/Snowboots	1	1	1	1	1	1
Rainboots or Rubbers	-	-	1	1	1	1
Leotards	2	2	2	2	3	3/2
Socks (ankle or short)	3	3	2	2	2	2
Socks (knee-high)	-	-	3	3	3	3
Miscellaneous						
Scarf	1	1	1	1/2	1	1
Bib	2	1	1	1	-	-
Mitts	2	1	2	1	2	4/3
Sunhat	1	1	1	1	1	1
Hat, winter	1	1	1	1	1	1

TABLE 17 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Young Boys

Articles of Clothing	1, under 2		2, under 4		4 - 6	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2
Heavy jacket or coat	-	-	-	-	1	1/2
Light jacket or coat	1	1/2	1	1/2	1	1/2
Raincoat	-	-	-	-	1	1/3
Suit (2 pieces, top and pants)	2	1	2	1	1	1/2
Sports jacket/Blazer	-	-	-	-	1	1/2
Jeans	-	-	3	2	3	2
Overalls	3	2	-	-	-	-
Pants/Slacks	-	-	1	1	2	2
Jerseys (long-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Jerseys (short-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Shirts	-	-	1	1	2	2
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Snowsuit	2	1	-	-	-	-
Shorts	-	-	2	1	2	1
Bathing suit	-	-	1	1	1	1/2
Undergarments						
Waterproof pants	3	3	3	1	-	-
Training pants	4	3	-	-	-	-
Brief (or training pants)	1	1	4	4	4	3
Vests/Undershirts	2	1	2	1	2	1
Drawers/Long underwear	-	-	1	1	1	1
Sleeper	3	2	3	2	-	-
Pyjamas	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable Diapers (pkg. 48)	1	1	-	-	-	-
Cloth Diapers (box of 12)	1	1	-	-	-	-
Footwear						
Shoes	1	2	1	2	1	1
Shoes, Canvas (running)	-	-	1	2	1	1
Slippers	-	-	1	1	1	1/2
Overshoes/Snowboots	1	1	1	1	1	1
Rainboots/Rubbers	-	-	1	1	1	1
Socks	6	6	6	6	6	6
Miscellaneous						
Scarf	1	1	1	1/2	1	1
Mitts	2	1	2	1	2	4/3
Hat, winter	1	1	1	1	1	1
Sunhat	1	1	1	1	1	1
Bib	2	1	1	1	-	-
Belt	-	-	-	-	1	1/3

TABLE 17 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Boys Age 7 to 18 Years

Articles of Clothing (Boys Sizes)	7 - 11 Stock	7 - 11 Replacement	12 - 14 Stock	12 - 14 Replacement	15 - 18 Stock	15 - 18 Replacement
Outerwear						
Heavy jacket (winter)	1	1/2	1	1/2	1	1/3
Snow or Ski Suit	1	1/2	-	-	-	-
Ski pants	-	-	1	1/2	1	1/2
Light jacket (summer)	1	1/2	1	1/2	1	1/3
Raincoat	1	1/4	1	1/4	1	1/4
Suit (jacket and pants)	-	-	1	1/2	1	1/2
Sports jacket or blazer	1	1/2	1	1/2	1	1/2
Slacks, dress	1	1	1	1	1	1
Jeans, Denim	3	2	3	3/2	3	3/2
Slacks, casual, not Denim	1	2/3	1	1/2	1	1/2
Dress shirt	2	1	2	1	2	1
Casual shirts	4	3	4	3	4	3
Jerseys (short-sleeve T-shirts)	3	2	3	2	3	1
Pullover sweaters	2	1	2	1	2	1
Shorts	2	1	2	1	2	1
Bathing suit	1	1/2	1	1/2	1	1/2
Undergarments						
Briefs	5	4	5	4	5	4
Drawers/long Underwear	1	2/3	1	1/2	1	1/2
Undershirts	3	2	3	3/2	3	3/2
Footwear						
Shoes, dress	1	2/3	1	1/2	1	1/2
Shoes, casual	-	-	1	1	1	1
Shoes, sneakers or "joggers"	2	1	1	1	1	1
Rain Boots/Rubbers	1	1/2	1	1/2	1	1/2
Snow Boots	1	2/3	1	1/2	1	1/2
Slippers	1	1/2	1	1/2	1	1/3
Socks, light	4	4	4	4	4	4
Sports Socks	4	2	4	2	4	2
Heavy boot Socks	1	1	1	1/2	1	1/2
Miscellaneous						
Pyjamas	2	2/3	2	1/2	2	1/2
Bathrobe	1	1/3	1	1/4	1	1/4
Belt	1	1/3	1	1/4	1	1/4
Winter Scarf	1	1/2	1	1/2	1	1/2
Mitts or Gloves	2	4/3	2	1	2	1
Winter Hat	1	1/2	1	1/2	1	1/2

TABLE 17 (continued)

CLOTHING STANDARDS

Suggested Wardrobe for Girls Age 7 to 18 Years

Articles of Clothing (Girls' Sizes)	7 - 11		12 - 14		15 - 18	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Coat, heavy	1	1/3	1	1/3	1	1/3
Jacket, heavy	-	-	1	1/2	1	1/3
Snowsuit (2 piece)	1	1/3	-	-	-	-
Ski pants	-	-	1	1/2	1	1/2
Rain or all-purpose coat	1	1/2	1	1/3	1	1/3
Jacket, light	1	1/2	1	1/2	1	1/2
Dress, summer	1	1	2	3/2	2	3/2
Dress, winter	2	1	2	3/2	2	2
Blouse	4	3	4	3	4	3
Skirt, summer	1	1	2	1	2	1
Skirt or jumper, winter	2	3/2	2	3/2	2	3/2
Slacks, all year	2	4/3	2	1	2	1
Jeans	2	4/3	2	1	2	1
Sweater, cardigan	1	2/3	2	1	2	1
Sweater, pullover	1	2/3	2	1	2	1
Jerseys T-shirts	2	1	2	1	2	1
Shorts	2	1	2	1	2	1
Bathing suit	1	2/3	1	1/2	1	1/2
Undergarments						
Panties	5	5	4	4	4	4
Vests	3	3/2	-	-	-	-
Bras	-	-	2	1	2	2
Slips	1	1/2	2	1	2	2
Footwear						
Shoes, dress	1	2/3	1	1/2	1	1/2
Shoes, casual (worn with slacks)	1	1	1	1	1	1
Shoes, running	2	1	1	1	1	1
Shoes, sandal	-	-	1	1/2	1	1/2
Slippers	1	1/2	1	1/2	1	1/3
Snowboots	1	2/3	1	1/2	1	1/2
Rainboots or rubbers	1	2/3	1	1/2	1	1/2
Leotards	4	2	1	1/2	1	1/2
Panty hose	-	-	3	9	3	9
Socks, knee-high	2	2	2	2	2	2
Socks, ankle	3	3	3	3	3	3
Miscellaneous						
Pyjamas/Nightgowns	2	2/3	2	2/3	3	2/3
Bathrobe	1	1/3	1	1/3	1	1/4
Belt	-	-	1	1/3	1	1/2
Gloves or Mitts	3	2	2	1	2	1
Scarf, winter	1	2/3	1	1/2	1	1/2
Scarf, light	-	-	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/2	1	1/3
Hat, summer	1	1/3	1	1/3	1	1/3
Purse or handbag	-	-	1	1/3	1	1/3

TABLE 18

QUANTITY STANDARDS AND COSTS FOR DRY CLEANING AND SHOE REPAIRS

	Boy			Man	
	7 - 11	12 - 14	15 - 18	White Collar	Blue Collar
Dry Cleaning	($4.35)	($9.86)	($18.92)	($25.76)	($17.86)
Coats	1	2	2	2	2
Suits	-	-	1	2	1
Jackets	1	1	2	2	1
Slacks	-	2	2	3	2
Shoe Repairs	($5.30)	($14.84)	($14.84)	($24.38)	($24.38)
Heels	1	1	1	1	1
Half Soles and Heels	-	1/2	1/2	1	1

	Girl			Woman	
	7 - 11	12 - 14	15 - 18	Employed	Homemaker
Dry Cleaning	($10.18)	($17.76)	($24.59)	($34.72)	($22.15)
Coats	2	3	3	3	2
Dresses	1	2	2	4	2
Skirts/Jumpers	3/2	2	2	2	1
Suits/Slacks	1/2	1	1	2	2
Shoe Repairs	($4.24)	($11.13)	($11.13)	($18.02)	($11.13)
Heels	1	1	1	1	1
Half Soles and Heels	-	1/2	1/2	1	1/2

HEALTH CARE

HEALTH CARE

Personal expenditures for health care form a basic part of any family budget. However, the development of a typical budget which could be regarded as one reflecting the needs of all families is difficult to develop because health care expenditures are directly related to the need for health care, over which, people have little control. Some families, for example, need a great deal of medical or dental care; others need very little in any given period of time.

Existing premium rates for health insurance coverage provided under the Ontario Health Insurance Plan (OHIP) for public ward level have been adopted as the standard on which the hospital and medical care component cost has been computed. Individuals with less than $3,000 taxable income and families with less than $3,500 receive OHIP coverage free while partial assistance is available to individuals with from $3,000 to $4,500 and families with from $3,500 to $5,500 taxable income.

OHIP is available to all permanent residents of Ontario, and covers necessary medical care, 24 dental surgical procedures if carried out in-hospital, certain preventive procedures such as health examinations for school children, family planning and cancer detection, specified optometrical and limited chiropractic, osteopathic and podiatric services, as well as hospital insurance coverage.

The costs and standards contained herein assume that OHIP provides complete coverage of medical costs. It should be noted, however, that this standard is increasingly difficult to maintain. Nearly 20 per cent of doctors now bill their patients above OHIP rates. This figure is much higher in the case of specialists.

COSTS

A. Health Care

TABLE 19

Average Costs of Health Care Needs

	Yearly $	Monthly $	Weekly $
Hospital & Medical (OHIP)[1]			
Individual	324.00	27.00	6.23
Family of two or more	648.00	54.00	12.46
Prescription Drugs[2]			
Individual	116.40	9.70	2.24
Family of two or more	224.40	18.70	4.32
Dental[3]			
Individual	116.76	9.73	2.25
Family of two or more	251.28	20.94	4.83
Other Health Care Needs[4]			
Individual	24.04	2.00	0.46
Family of two	48.08	4.01	0.92
Family of three or more	60.10	5.01	1.16

1. Rates are for premiums paid in respect of benefit months from October 1, 1982 on wards.

2. Costs are based upon the difference in premiums of the Extended Health Care Program's plan with prescription drugs and without prescription drugs for an individual plan. Group plan premiums would be less expensive depending upon the number of persons involved, etc. Individual plans are subject to periodic enrollment.

   For many individuals and families, the additional yearly cost for prescription coverage may not warrant the utility of a prescription plan and, thus, people may prefer to purchase

prescription drugs themselves, as required, from their local pharmacy. The health and financial status of the individual/ family may be a factor in deciding whether to purchase insurance or pay prescription costs out-of-pocket.

3. Costs are based upon premiums for a Green Shields 'Plus One' dental plan. Plans are not available to individuals, only groups, but figures generally reflect average dental costs. The rates are:

Individual - $ 9.73 per month
Family - $20.94 per month.

This plan includes examinations, X-rays, fillings, extractions, denture repairs and other basic services. The premiums are estimated rates if a universal prepaid governmental dental insurance plan were available. Plans for dental insurance are only available to groups through company participation. Green Shields 'Plus Two' plan offers the same benefits as the 'Plus One' plan with additional coverage for surgery, endodontic, and periodentic work at the following rates:

Individual - $11.09 per month
Family - $33.78 per month.

Actual average dental costs charged by dentists were hard to obtain since prices, and dental work that needs to be done in each family, vary so much. However, the Ontario Dental Association concurs with the costs shown in the Table as representing an adequate indicator of actual dental costs per year.

4. Costs have been updated using Statistics Canada's Consumer Price Index for Health Care (based on the 1980 Guide for Family Budgeting, S.P.R.C.). The costs however, are for the Toronto area, and slight variations in prices should be expected between Toronto and Hamilton-Wentworth. The figures shown include costs for glasses, private nursing services, and appliances.

B. Medicine Chest Supplies

Home medical supplies are required by most families. The standard for medicine chest supplies, developed in consultation with health agencies, represents basic necessities for emergencies and for treatment of minor ills.

TABLE 20

Average Costs for Medicine Chest Supplies

Family Size	Yearly	Monthly	Weekly
	$	$	$
1 - 2 persons	25.82	2.15	.50
3 - 5 persons	49.28	4.11	.95
6 or more persons	77.43	6.45	1.49

STANDARDS

A. Health Care

The standard for Health Care is represented by the prices shown in the 'Costs' section (Table 19).

B. Medicine Chest Supplies

TABLE 21

Standard for Medicine Chest Supplies

Supplies	1 - 2 persons	3 - 5 persons	6+ persons
Thermometer	1/3	1/2	1/2
Tweezers	1/3	1/2	1/2
Safety pins, large (pkg.)	1/2	1	3/2
Medicine Glass	1/5	1/4	1/3
Eye cup	1/5	1/4	1/3
Antiseptic solution (85 g)	2	4	6
Petroleum jelly (99 g)	2	3.5	4.5
Aspirin (bottle of 100)	2	4	6
Vitamin A & D ointment (50 g)	1/3	1/2	1
Triangular bandage	1/6	1/5	1/4
5.1 cm bandage (4.6 metres)	1/2	1	2
Sterile gauze (12 pads)	1	2	4
Absorbent cotton (medium pkg.)	1	2	3
1.3 cm Adhesive tape (4.6 metres)	2	4	6

PERSONAL CARE

PERSONAL CARE

The importance of personal care and physical hygiene for a person's self-conception, health, social relations, employment and other situations scarcely needs stressing.

The standard and costs for personal care are shown according to age, sex and employment status and are based on judgments about current practices and expenditure studies.

TABLE 22

Average Costs for Personal Care Needs

Age, Sex, Activity Group	Yearly	Monthly	Weekly
	$	$	$
Child			
Infant*	24.17	2.01	.47
2 - 5	48.34	4.03	.93
6 - 11	52.06	4.34	1.00
Boy			
12 - 15	81.91	6.83	1.58
16+	155.57	12.96	2.99
Girl			
12 - 15	106.70	8.89	2.05
16+	206.62	17.22	3.97
Man			
Employed	235.77	19.65	4.53
Woman			
Employed	216,15	18.01	4.16
Homemaker	207.13	17.26	3.98

*Infants are allocated one-half the cost of a child age 2 - 5 years.

TABLE 23

Personal Care Standards - Services and Commodities Purchased Per Year, by Age, Sex, Activity Groups

If the purchase rate is more or less than a whole number per year, quantities are shown in fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a razor lasting five years is shown as 1/5, i.e., one every five years, and 1/5 of the price is included in the annual cost.

Item	Child	
	2 - 5	6 - 11
Haircut - professional service	3	4
Cleansing tissue - Box of 200 double	4	4
Toothbrush - child size	2	2
Toothpaste - (50 ml)	8	8
Toilet soap - hand size (100 mg)	17	13
Hair brush and comb - child size	1/2	1/4
Shampoo - (500 ml)	2	2

	Boys		Men
	12 - 15	16+	
Haircut - professional service	5	5	9
Cleansing tissue - Box of 200 double	5	5	5
Toothbrush - adult size	2	2	2
Toothpaste - (50 ml)	8	8	8
Toilet soap - hand size (100 g)	13	13	13
Hairbrush and comb - reg. size	1/5	1/5	1/5
Shampoo - (500 ml)	2	2	2
Nail brush and nail file	1/2	1/2	1/2
Razors (pkg. of 10)	-	8	12
Shaving brush - reg.	-	1/2	1/2
Shaving cream - (300 ml)	-	4	6
Miscellaneous items (deodorant, etc.)	Represents 15 percent of total personal care costs (Boys & Men)		

TABLE 23 (continued)

Item	Girls and Women			
	12-15	16+	Employed	Homemaker
Haircut - professional service	2	4	4	4
Shampoo & set - professional	2	4	4	4
Home permanent	1	1	1	1
Home permanent refill	-	-	1	1
Hair brush and comb	1/5	1/5	1/5	1/5
Toothbrush - regular	2	2	2	2
Toothpaste - (50 ml)	8	8	8	8
Toilet soap - hand size (100 g)	13	13	13	13
Nail brush & file	1/2	1/2	1/2	1/2
Lipstick	2	3	3	2
Foundation creme (30 ml)	-	2	2	2
Hand lotion (200 ml)	1/2	1/2	1	1.5
Cleansing cream (120 ml)	-	1	2	1
Sanitary napkins or tampons(pkg.of 12)	9	9	9	9
Shampoo - (500 ml)	2	2	2	2
Miscellaneous (deodorant, shaving, etc.) (mouthwash, perfume, cosmetics)	Represents 15 percent of total personal care costs (Girls & Women)			

RECREATION

RECREATION

Among all categories of family expenditure, the largest increases in recent years have been for recreation. It is in this area of spending that family and individual practices tend to be most individualistic. Clearly, no one standard of activities can reflect the diversity of preferences and practices.

The budget details recreation costs for the family as a unit and for individual family members by age, based on judgments of current practices and on records of family expenditures. Actual uses to which amounts may be put will vary with individuals, with family composition, with the preferences and customs of any given family.

The standards and costs for the family unit provide for a set of goods and services required by all families, regardless of size or composition. This includes such home entertainment items as a colour television, a portable AM/FM radio, a stereo record player, and a camera as well as the annual cost of a newspaper subscription. These costs are included under those for the family head.

The reading budget provides both the head and spouse with the annual cost of a magazine subscription and a few paperback books. It is assumed that the bulk of family reading tastes may readily be satisfied through public libraries.

The adult recreation budget allows for the purchase of phonograph records, photographic supplies, service and repair costs, admissions to movies and other entertainments, memberships, and other recreation activities (including hobbies, crafts, sports equipment and education). In addition, a proportion of the recreation budget is allocated for spending on gifts and contributions.

Standards and costs for communication cover the basic monthly charge for a telephone, an allowance for long distance calls, plus nominal amounts for postage, writing paper and greeting cards.

The standards and costs for children are shown by age and include the purchase of a limited number of magazines and paperbacks. The recreation budget includes phonograph records, admissions to movies and other entertainments, memberships, toys and games, sports equipment, and other recreation activities (including hobbies, crafts and lessons). In the case of children, the communication costs are included as part of the budget allocation for gifts and contributions.

COSTS

A. Recreation, Reading, Gifts and Contributions.

TABLE 24

Average Costs for Recreation, Reading, Gifts and Contributions

		Yearly $	Monthly $	Weekly $
1.	Adults			
	Head	833.70	69.48	16.03
	Spouse	388.29	32.36	7.47
2.	Children			
	Under 6	68.50	5.71	1.32
	6 - 11	232.01	19.33	4.46
	12 - 15	276.32	23.03	5.31
	16 - 18	385.88	32.16	7.42

TABLE 25

Annual Itemized Costs for Recreation, Reading, Gifts and Contributions

1. ADULTS	Head	Spouse
Reading		
Newspapers	67.00	-
Books/Paperbacks	17.40	17.40
Magazines	26.00	26.00
Recreation		
Portable AM/FM Radio	3.21	
Television (colour 20")	47.26	-
Cable T.V. hook-up (annual subscription)	83.52	-
Stereo Record Player	8.92	-
Records	51.23	51.23
Camera, films and processing	45.70	41.06
Service and repair**	35.00	35.00
Admissions - movies*	30.00	30.00
- other	15.00	15.00
Memberships and dues**	50.00	50.00
Other recreation (play, sports equipment)	56.59	43.78
Housekeeping cottage rental**	150.00	-
Gifts & Contributions	146.87	78.82
TOTAL	833.70	388.29

2. CHILDREN	1-6	7-11	12-14	15-18
Reading				
Books/Paperbacks	21.00	35.00	35.00	34.80
Magazines	-	6.00	12.00	12.00
Recreation				
Admissions - movies*	4.00	16.00	30.00	72.00
- others	4.00	8.00	7.50	18.00
Toys and Games**	12.84	17.12	12.84	8.56
Records	17.08	25.62	34.15	51.23
Memberships and Dues**	-	45.00	50.00	50.00
Sports Equipment	7.58	23.35	26.90	39.98
Other Recreation (hobbies, crafts, lessons, etc.)	2.00	17.25	21.88	35.00
Miscellaneous				
Gifts, contributions, postage, writing materials, pets, etc.	-	38.67	46.05	64.31
TOTAL	68.50	232.01	276.32	385.88

*Movie admissions are figured at $2.00 per admission for a child 13 under and $3.50 per admission for a child 14-17, and at $5.00 for ages 18 and over.

**Cost taken from the Social Planning Council of Metropolitan Toronto's Guides for Family Budgeting, 1981.

TABLE 26

Recreation, Reading, Gifts and Contributions
Quantity Standard, Annual

1. ADULTS	Head	Spouse
Reading		
Newspaper (daily, year subscription)	1	-
Books/Paperbacks	4	4
Magazines (yearly subscription)	1	1
Recreation		
Portable AM/FM Radio	1/10	-
Television (colour 20")	1/12	-
Cable T.V. hookup (annual subscription)	1	-
Stereo Record Player	1/12	-
Records	6	6
Instamatic Camera	1/10	-
Service and repair (35.00)	1	1
Films and processing	4	4
Admissions - movies	6	6
- other	50% of movies	50% of movies
Membership and dues	1	1
Other recreation (play, sports equipment, other)	20% of total itemized recreation	20% of total itemized recreation
Housekeeping cottage rental	1 week	-
Gifts & Contributions	30% of total itemized recreation	30% of total itemized recreation

2. CHILDREN	1-6	7-11	12-14	15-18
Reading				
Books/Paperbacks	6	10	10	8
Magazines (individually purchased)	-	4	8	8
Recreation				
Admissions - movies	2	8	12	18
- others (as a % of movies)	100%	50%	25%	25%
Toys and games	4	4	2	1
Memberships and Dues	-	1	1	1
Sports Equipment, Toys, Etc.	20% of above Recreation	20% of above Recreation	20% of above Recreation	20% of above Recreation
Other Recreation	¼ of memberships & admissions	¼ of memberships & admissions	¼ of memberships & admissions	¼ of memberships & admissions
Miscellaneous				
Gifts, contributions, writing materials, postage, pets, etc., as a % of itemized recreation	-	20% of total for above items	20% of total for above items	20% of total for above items

B. Communication

TABLE 27

Average Communication Costs

	Yearly $	Monthly $	Weekly $
1. Adults			
Head	208.41	17.37	4.01
Spouse	89.34	7.45	1.72
2. Children			
Communication costs for children are included under Recreation, Reading, Gifts and Contributions as a percentage of Recreation costs.			

TABLE 28

Annual Communication Quantity Standard

Adults	Head	Spouse
Residential Telephone, basic monthly charges (@ $9.45 including tax)	12	-
Long Distance, as percent of basic charges	15%	10%
Postage, Telegraph, Express	Cost of 120 1st class mailings +25%	
Writing materials; as a percent of postage	20%	20%
Greeting Cards	24	24

C. Alcoholic Beverages

The established use of alcoholic beverages should be recognized in a family budget if only to allocate a quantity and cost for festive occasions, legal holidays, birthdays, anniversaries, and visitors.

TABLE 29

Average Cost For Alcoholic Beverages

	Yearly	Monthly	Weekly
	$	$	$
One person	247.73	20.64	4.76
Two persons	495.46	41.29	9.53

TABLE 30

Annual Quantity Standard For Alcoholic Beverages

Alcoholic Beverage	Single Adult	Two Adults
Beer - case of twenty-four 12 oz. bottles	8	16
Liquor - 710 ml. bottles	7	14
Wine (domestic) - 750 ml. bottles	7	14
Away from home as a percent of alcoholic beverages	- 20% -	

D. Tobacco Products

Increasing knowledge of the effects upon health of tobacco products suggests that use of tobacco may not correspond to an adequate standard of living. Agencies and families may wish to use their discretion whether to include tobacco products in a budget.

TABLE 31

Average Cost For Tobacco Products

	Yearly $	Monthly $	Weekly $
Single Adult	183.22	15.27	3.52
Two Adults	366.43	30.54	7.05

TABLE 32

Annual Quantity Standard For Tobacco Products

Tobacco Product	Single Adult	Two Adults
Cigarettes, pack of 20	125	250
Other tobacco products as a percent of cigarettes	- 10% -	

TRANSPORTATION

COSTS

A. Public Transportation

Public transportation is generally regarded as the least costly means of travel, for budgeting purposes, within the Region. Costs are based on the average number of trips required for employment, schools, shopping, social and recreational activities of families travelling by the Hamilton Street Railway bus system.

TABLE 33

Budget Cost For Public Transportation

	Yearly $	Monthly $	Weekly $
Within Hamilton-Wentworth			
Adult, employed - bus	384.00	32.00	7.38
- taxi	33.00	2.75	0.64
Adult, not employed* - bus	93.60	7.80	1.80
- taxi	33.00	2.75	0.64
Child, up to 1.5 m in height, age 5 or less	-	-	-
Child, up to 1.5 m in height, over 5 years old (approx. aged 6-11)	7.80	0.65	0.15
Child, over 1.5 m in height, with school I.D. card. (approx. aged 12-17)	148.20	12.35	2.85

Outside Hamilton-Wentworth	Bus/Train Average Yearly Cost $
Adult, or Child age 12 years and over	$27.30
Child, 5-11 years	$13.65
Child, under 5 years	Free

*If the Adult is the only adult in the household, one-half of the employed adult cost is allocated, in recognition of the greater responsibility.

TABLE 34

Schedule of Fares, Public Transportation

Bus	
Adult Pass	$24 per month
Adult	5 for $3.00
Senior Citizens	4 for $1.20
Students (upon presentation of school I.D. Card)	4 for $1.20
Children (up to 1.5 metres in height)	4 for $0.60
Babies (under 5 years)	Free
Taxis	
$1.00 to get in the taxi and $0.70 per km. thereafter. Average fare is approximately $5.50*	
Vacation Trip (200 mile round-trip)	
Bus	
Adult (average fare)	$26.60
Child (5-11 years)	½ fare
Baby (under 5 years with parent or guardian)	Free
Train	
Adult (average fare)	$28.00
Child (5-11 years)	½ fare
Baby (under 5 years with parent or guardian)	Free

*Average fare cost for a taxi is based on a study conducted by the Richmond Hill and Area Social Planning Council's Basic Living Costs in Richmond Hill (January 1980) and CPI up-date.

TABLE 35

Standard For Public Transportation

ADULTS		
Within		
Hamilton-Wentworth	Employed	Not Employed
To work	484 fares	-
Other	156 fares	156 fares
Taxi	6 fares	6 fares
Outside		
Hamilton-Wentworth		
Bus or Railway	325 km	325 km

CHILDREN		
Within		
Hamilton-Wentworth	Up to 1.5 m in height (approx. 11)	Over 1.5 m in height with student I.D. card (approx. 12-17)
To school	-	390 fares
Other	52 fares	104 fares
Outside		
Hamilton-Wentworth		
Bus or Railway	325 km.	325 km.

B. Private Transportation

It must be recognized that some 80 percent of families with children in Canada are car owners. (Census). Depending on family circumstances, the cost advantage of public over private transportation will not always be clearcut. In any given case, judgment must determine

whether the car is a matter of necessity or convenience. For budgetary purposes it is assumed that a car may be needed to reach places of work and given this need, it can be used economically also for collective family purposes. It carries, for example, four persons as cheaply as one.

Standard for Private Transportation

While the Guides for Family Budgeting include estimates of transportation costs for families with a car, car ownership is not considered part of the usual transportation standard for such families. For example, a two parent family of four persons (with one employed adult) would need to spend three times more for transportation if it owned a car than if it relied on public transportation.

Transportation costs including a passenger car in Table 36 are based on the average cost of purchasing one of four (three-year-old) cars, half of which are four-cylinder sub-compacts and half of which are six-cylinder compacts. An assumed trade-in value of $1,200 for four cylinder cars and $1,400 for six cylinders is deducted from all purchase prices, which average about $5,045. Other costs include gasoline (assuming 60 percent city driving), repairs and maintenance, insurance and registration. The purchase cost is divided evenly over the next three years. Cost estimates for families with children assume a driving distance of 12,343 kilometers. All driving distances include vacation travel.

TABLE 36

TRANSPORTATION COSTS INCLUDING PASSENGER CAR

		Year $	Month $	Week $
A.	Automobile			
	Families	2470.75	205.90	47.51
B.	Public Transport* (additional to car allowance)			
	Adult	30.00	2.50	0.58
	Child (under 6 years)	-	-	-
	Child 6 - 11 years	3.75	0.31	0.07
	Child 12 - 17 years	132.00	11.00	2.54

TABLE 37

TRANSPORTATION STANDARD FOR FAMILY OPERATING PRIVATE AUTOMOBILES

Individual and Collective Mileages

A. Automobile

To work	242 roundtrips @ 29 kilometers
Non-work uses	100 km. per week for 50 weeks
One vacation roundtrip	325 kilometers

B. Public Transport average per year (additional)

		Children		
	Adult	under 6	6-11	12-17 years
To work	-	-	-	-
To school	-	-	-	390 fares
Other	50 fares	-	25 fares	50 fares

*Childrens' ages are approximate.

CHILD CARE

CHILD CARE

Guides for Family Budgeting, developed by the Social Planning Council of Metropolitan Toronto in 1972, makes only small mention of the need for, and costs of, child care. More systematic consideration of child care needs awaited the increase in female labour force participation and the rise in the number of single parent families.

This year, we have included, for reference only, the costs of child care for two parent families. Families may find it of use in determining their own budget needs for child care. Extreme variations in family size and child care practices however, necessitate the exclusion of these costs from our Guide for Family Budgeting. In employing the summary cost tables and the sample budgets, the reader is cautioned that child care costs are over and above the figures that appear there. Further, costs reflected here are for non-subsidized day care. In some cases subsidies will be available from the Region where appropriate.

TABLE 38

Standard for Child Care
(hours per year)

Activity	Both Parents working Outside the home		One Parent working inside the home	
	Pre-School age child	Child in grades 1 - 4	Pre-School age child	Child in Grades 1 - 4
Work	40 - 45 hrs. weekly for 50 weeks	a. 10-15 hrs. weekly for 43 weeks b. 171 hrs. per year for 10 school holidays and 9 professional development days c. 40 - 45 hrs. for 7 weeks in summer vacation	-	-
Shopping etc.	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 9 weeks
Emergencies	½ hr. weekly for 50 weeks	½ hr. weekly for 50 weeks	½ hr. weekly for 50 weeks	½ hr. weekly for 50 weeks
Social	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks
Total child care per year	2275 to 2525 hrs. of care	1156 to 1406 hrs. of care	275 hours	152 hours

TABLE 8

TYPICAL COSTS FOR TYPES OF CARE

Day Care Centre Care*	Cost
Full time infant care	$80.00 per week
Full time regular care (2-5 year olds)	$58.00 per week
Before and after school and lunch care* (6 - 9 year olds)	$36.25 per week
Day Camps (summer)**	$29.20 per week
Private Sitters	$ 2.50 per hour
	$34.00 per week

*Based on figures supplied by the Hamilton Coalition for Better Day Care. Figures are approximated.

**Based on an average of rates given in Directory of Day Camps (Community Information Services, 1982) for 20 day camps in the City of Hamilton.

TABLE 40

ANNUAL COST OF CHILD CARE FOR ONE CHILD, 1982

1. Working parents under 2 years old child	
50 weeks, centre infant care	$4,000.00
50 weeks, sitter care, 5½ hours weekly	687.00
TOTAL:	$4,687.00
2. Working parents 2 - 5 year old child	
50 weeks, full time regular centre care	$2,900.00
50 weeks, sitter care, 5½ hours weekly	687.00
TOTAL:	$3,587.00
3. Working parents, school age child (6 - 9 years)	
43 weeks, before and after school and lunches	$1,559.00
19 professional development days and holidays sitter care, 9 hours per day	428.00
6 weeks day camp	175.00
1 week, sitter care (summer)	34.00
50 weeks, sitter care, 5½ hours weekly	687.00
TOTAL:	$2,883.00
4. One parent at home, pre-school age child (1-5 years)	
50 weeks, sitter care, 5½ hours weekly	$ 687.00
5. One parent at home, school age child (6 - 9 years)	
43 weeks, sitter care, 2½ hours weekly	$ 269.00
7 weeks, sitter care, 5½ hours weekly	96.00
TOTAL:	$ 365.00

*For working parents (cases 1 - 3) with two or more children under 10: count the cost of 50 weeks sitter care ($687.00) only once. If there are two or more school age children count the cost of sitter care for professional development days and holidays ($428.00) only once. For families with one parent at home with two or more children under 10 years (cases 4 and 5): use child care costs for the youngest child as the total for all children.

TABLE 41

SUMMARY CHILD CARE COSTS FOR 1 - 2 CHILDREN*

Number of Children	Age Group of Child (years) 1st Child	2nd Child	Year	Month $	Week $
Both Parents Working - Outside the Home					
1	Under 2 yrs	-	4,687.00	390.58	90.13
1	2 - 5 yrs	-	3,587.00	298.92	68.98
1	6 - 9 yrs	-	2,883.00	240.25	55.44
2	Under 2 yrs	Under 2 yrs	8,687.00	723.92	167.06
2	Under 2 yrs	2 - 5 yrs	7,587.00	632.25	145.90
2	Under 2 yrs	6 - 9 yrs	6,883.00	573.58	132.36
2	2 - 5 yrs	2 - 5 yrs	6,487.00	540.58	124.75
2	2 - 5 yrs	6 - 9 yrs	5,783.00	481.92	111.21
2	6 - 9 yrs	6 - 9 yrs	4,651.00	387.58	89.44
One Parent at Home					
1	1 - 5 yrs	-	687.00	57.25	13.21
1	6 - 9 yrs	-	365.00	30.42	7.02
2	1 - 5 yrs	6 - 9 yrs	687.00	57.25	13.21
2	6 - 9 yrs	6 - 9 yrs	365.00	30.42	7.02

*Consult preceding table for the costs of three or more children under 10 years.

SPECIAL SCHOOL NEEDS

SPECIAL SCHOOL NEEDS

Expenses incidental to schooling, such as books and supplies, gym equipment and other fees for group activities, vary from school to school and from course to course. Only in Grade 13 do students have to purchase their own text books. In elementary school, a child may need ball point pens, pencils - both lead and coloured, some paper for projects and a pencil case, and a strong lock for their locker.At the senior elementary and secondary levels, gym suits are needed and student activity fees become a social, if not a legal, obligation. A secondary student has also to supply his/her own notebooks and paper. Students wishing to participate in some team sports may find it necessary to purchase more expensive than average running shoes and other equipment.

Excursions are now a formal part of studies. For elementary students the board normally supplies buses. At the secondary level, buses may have to be rented and the students charged a fee. Car fare for field trips in the city is often a shared expense with elementary pupils raising half of the cost through car washes, slave days and the like.

It should be noted that many expenditures listed here which appear to be discretionary are, in fact, not so. The young person who is unable to participate in an activity with his/her peers feels deprived and in many activities participation is an important socializing element in their growing up.

If a student proceeds to post-secondary education, he/she can receive financial assistance in the form of loans, bursaries and scholarships. Nevertheless, there may be a considerable burden for text books, etc. It is very difficult, however, to estimate these costs. After age 16, there is also another kind of cost, the opportunity of foregone earnings. Students under 18 years can earn $2.65 an hour (the minimum wage) or more.

This is not a direct cost but should be considered as one element in the total picture, especially for low-income families.

It should be noted that, while we show yearly costs, much of this cost falls in September. As well, where there is need, teachers and schools are often able to find some money to help a student so that he/she has the chance to take the course or participate in the activities he/she wishes.

Daily school transportation costs for students, Grade 7 and above are shown in the Transportation section.

School lunches will often be optional and are not included in total school costs shown.

TABLE 42

AVERAGE COSTS OF SPECIAL SCHOOL NEEDS*

	Year	Month	Week
Junior Public School Grades 1 - 6	$55.73	$4.64	$1.07
Senior Public School Grades 7 - 8	57.68	4.81	1.11
Secondary School Grades 9 - 12	95.04	7.92	1.83
Grade 13	231.04	19.25	4.44

*Most of these costs occur in September.

TABLE 43

ANNUAL ITEMIZED COSTS OF SPECIAL SCHOOL NEEDS

Grade	A. Total Cost per Year	B. Classroom Costs			C. Outside Classroom Costs				
		Swim & Gym	Books	Supplies	Field Trips	Dances Games	Lock	Activity Cards	Insurance**
Junior P.S. Grades 1 - 6	55.73	38.50	-	7.91*	Board Supplied	3.00	-	-	6.32
Senior P.S. Grades 7 - 8	57.68	38.50	-	7.91*	Board Supplied	3.00	1.95	-	6.32
Secondary School Grades 9 - 10	95.04	38.50	-	23.27	3.00	12.00	1.95	10.00	6.32
Grades 11 - 12	95.04	38.50	-	23.27	3.00	12.00	1.95	10.00	6.32
Grade 13	231.04	38.50	136.00***	23.27	3.00	12.00	1.95	10.00	6.32

*Public school supplies provided at cost for most items.

**The Board of Education recommends maximum coverage against injury or loss of limb both in and away from school.

*** Covers costs of new books for first child entering Grade 13. Subsequent Grade 13 students would be able to use some books of older sibling.

LIFE INSURANCE

INSURANCE

A. Life Insurance

As a means of providing a degree of financial security upon death of the family breadwinner, and as a source of funds to meet burial expenses, a term insurance protection plan is a necessity in any family budget. Term insurance does not represent a savings plan, and no monthly benefits are paid at age 65. It does represent, however, the cheapest method of providing death benefits.

The insurance plan in the Guide has the minimal objectives of providing on the death of the breadwinner:

1. a fund for burial and incidental expenses;
2. a fund for a six month period of re-adjustment.

Provincial medical and hospital plans now cover many items which were formerly the liability of the breadwinner's estate and a matter of life insurance coverage. In addition, the Canada Pension Plan on the death of a contributor now pays a lump sum of up to $1,650. Furthermore, a spouse under the age of 65 would receive $186.05 per month while a spouse over the age of 65 (who did work and contribute to the Canada Pension Plan) would receive up to $307.65 per month (including their own pension). A spouse over age 65 (who didn't work and therefore did not contribute to C.P.P.) would be given $184.59 per month under the Plan. Finally, children under age 25 who are single and in school would receive $70.68 per month per child.

TABLE 44

Average Annual Costs of Insurance

Plan	Yearly Costs at Age: 25	40
$5,500 whole life plan paid up at age 65, with waiver of premium on disability and double indemnity, participating.	$83.51	$138.27
$5,500 term plan for 5 years with waiver of premium on disability, non-participating.	$16.83	$ 26.07

Premium rates vary with the type of policy and the age and sex of the insured at time of purchase. Insurance costs are less if payments are made annually or semi-annually rather than monthly. In addition, rates are cheaper for non-smokers. The rates in Table 44 represents an average between smoker and non-smoker rates.

Because of variations in requirements for insurance and in the costs of various plans, this section of the Guide is intended only as a guide of approximate costs for minimum life insurance requirements. An amount of $10.50 per month has been allocated for all families.

B. Tenant Insurance

Such insurance is applicable to apartment renters but is not mandatory. A majority of renters do, however, obtain this type of coverage. The minimum policy is $6,000. which includes coverage for theft, vandalism and fire. Also included is $100,000 liability. The average cost per year, based on a small survey of insurance companies is $72.10 or $6.01 per month.

CONTINGENCY FUND

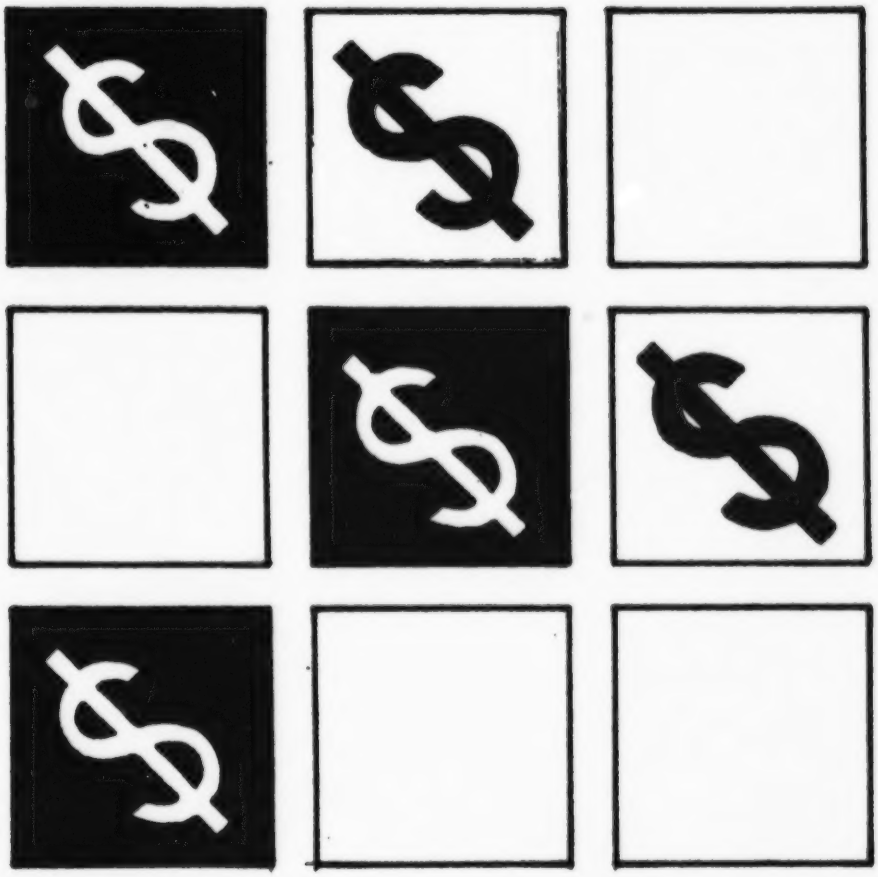
35 36.8

CONTINGENCY FUND

Except for the above insurance, no other savings plans are considered in this budget. However, allowance should be made for a contingency fund to cover household emergencies. It is suggested that the following amounts be budgetted for this purpose:

1 person family	16.00/month
2 person family	17.00/month
3 person family	18.00/month
4 person family	19.00/month
5+ person family	20.00/month

Part V



Considerations in Budgeting

SOME SPECIAL CIRCUMSTANCES*

The standards for the categories of expenditure on the preceding pages represent normal, or typical, regular and ongoing requirements in family budgeting. Yet every family, at one point or another, is likely to face an unusual situation, such as the need for household help, or to be confronted with one-time-only needs, such as supplies for infants, or to have special needs, such as the occupational expense of uniforms.

This section serves merely to call attention to some special circumstances that may affect family budgeting.

1. Occupation expenses - because of the variation in costs of union membership and in benefits provided through unions, costs of union membership are not included in this report. Such costs are, however, a necessary part of the family budget.

   The type of occupation may make necessary some additional expenditures, such as tools for a mechanic, safety equipment, uniforms, or the like.

2. Handicapped persons, maintaining their own homes, may require occasional household help. This may range from infrequent assistance with shopping, for example, to regular aid in housecleaning, meal preparation, or the like.

3. Heavy debts create special budgetary problems, as shown in the section on the Use of Credit.

4. A wedding brings with it special costs.

5. Fees for day care and the occasional need for a baby-sitter must be noted. Estimates of day care and occasional sitting costs are included for working parents, but have not been built into the budgets.

*Please note: This section is printed, with only minor modifications, directly from The Guides For Family Budgeting, 1981 of the Social Planning Council of Metropolitan Toronto.

SUGGESTIONS FOR ACHIEVING ECONOMIES

Some notes on economizing have been made in relation to individual categories of expenditure. In this section are some general hints on cutting family costs.

1. Sales: Taking advantage of periodical sales, or mark-downs in prices, is an obvious means of economizing. The family who regularly sets aside funds allocated for certain purposes is able to buy during sales. Retail stores follow this basic sale schedule.

January:	Household linens (white sales), fabrics, sporting equipment, coats, housewares;
February:	Furniture and furnishings, coats & winter wear;
March & April:	Automotive equipment, barbecues, winter clothing clearances;
May & June:	Major appliances, storm windows, screens;
July:	Summer clothing and sportswear;
August:	Sportswear, household linens, garden furniture, back-to-school needs;
September:	Back-to-school items, current year's cars;
October:	Appliances, toys, Christmas gifts;
November:	Coats, Christmas gifts;
December:	(after Christmas) Clothing & party wear, Christmas cards and decorations.

A handy purse or wallet record of family clothing sizes and house measurements will allow the shopper to take advantage of sales he or she might run across.

It should be noted, however, that families with but a marginal income, who live so close to need that goods can only be bought at the time they are required by adjusting other expenditures, seldom can take advantage of sales or mark-downs.

2. The shopper who considers durability of materials and simplicity of design or style will make the better buys.

   (a) When purchasing household linens or clothing, it is often possible to buy 'seconds' at a considerably lower price. If the flaw does not affect the wearing quality, 'seconds' are a good buy.

   (b) Whenever clothing is purchased, the total wardrobe should be kept in mind. Interchangeable colour schemes add versatility and cut down on the number of accessories. 'Fad' or one-purpose clothes should be avoided.

   (c) The basic model in appliances is generally the best buy. The deluxe model is usually only fancier and may be unnecessarily automated.

3. It is always wise to know who you are dealing with. If the organization is not well known, check with the Better Business Bureau.

4. Comparison shopping: Particularly on major purchases, the shopper should compare quality and price in several stores, making sure the item carries the manufacturer's guarantee.

5. Regular cleaning and repair of clothing and household articles will enhance their appearance and preserve their useful lifetimes.

6. While there are reputable second-hand stores which offer well-repaired and cleaned merchandise at reasonable prices, second-hand items are not necessarily a good investment in view of the obsolescence of mass-produced goods.

THE USE OF CREDIT

Guide for Family Budgeting has assumed, throughout, the regular allocation of dollars in order to make cash expenditures for goods and services. As the less costly means of buying needed goods and services, this is appropriate.

However, the use of credit to purchase goods or services is rapidly becoming a regular part of family budgets. For example, at least three-fifths of Canadian non-farm families have personal debts through instalment and charge accounts and loans from various institutions.

In view of this, some general guidelines to incorporating the use of credit wisely into family budgets are provided in this section.

1. Credit should be obtained for goods or services only after carefully assessing needs and costs.

2. Credit users should remember that time costs money and should start with as large a down payment as possible to reduce the length of the loan. The fewer payments made, the less money is paid in interest charges. If it is necessary to borrow for a down payment, the goods or services probably should not be purchased.

3. Credit rates vary widely and the borrower or user of credit plans should shop for the best rate available to him. The law requires rate per annum to be plainly stated in every contract.

4. Every family should determine its disposable income before buying goods or services on credit time payments. Disposable income is the amount left for discretionary purposes after subtracting all basic

necessary expenses such as shelter, food, heat light, phone, taxes, clothing, etc. from total income. The ability to pay is directly related to disposable income.

Perhaps the prime considerations in using credit are income expectations and the margin between regular family costs and income. The family whose income is stable, and may be expected to remain so or to increase, may safely purchase goods or services on credit plans, so long as ongoing family expenditures for food, shelter and other needs are not jeopardized by the monthly amount committed.

Well used, credit can enhance family life; through credit, families can use and enjoy goods that otherwise could be acquired only after a lengthy period. Also, in some instances, credit can effect savings in family expenditures. A case in point might be the purchase of a washing machine on credit.Not only would the family have the use of the machine throughout a longer period than would otherwise be possible, but also ownership of the washing machine may, in the long run, balance costs of launderette service.

Yet credit, misunderstood, can be disastrous to the well-being of a family. This section has been included as a guide to good use of credit, so as to avoid the self-perpetuating debt and deterioration of family life in which poor use of credit can result.

CREDIT COUNSELLING

Consumers facing major debt problems or wishing to avoid future credit difficulties may seek help from several agencies in Hamilton-Wentworth. These are documented in the following section; Credit Counselling Services.

INCOME TAX

The following applies to most families with children.

1. Social Assistance

Social assistance in the form of the municipal General Welfare Assistance or the provincial Family Benefits Allowance programs is not considered taxable income in the hands of the recipient.

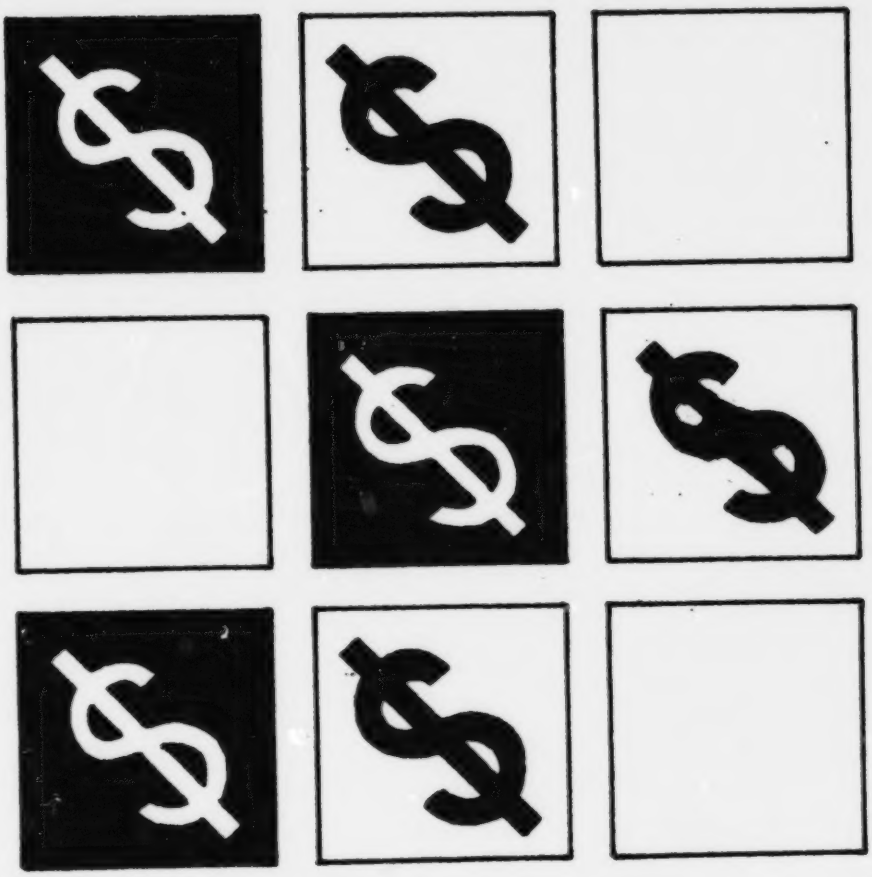
2. Family Allowance

A monthly Family Allowance of $26.91 for each eligible child is paid to families with Canadian citizenship or landed-immigrant status in 1982. Children eligible for this allowance are those under 18 years, not working full-time or not receiving a taxable income. The allowance is generally paid to the mother unless it is demonstrated that the father has custody of the child or children. Applications for Family Allowance benefits can be found in post offices and hospitals.

3. Child Tax Credit

A child tax credit for each child under 18 years legally in Canada is paid to the parent receiving Family Allowances. For the 1981 taxation year this amount varied upward to $261. per child for families whose total net income was not over $23,470. This amount is reduced by five per cent of the amount of total net family income (the income of both spouses) over $23,470. It thus reached "0" at about $28,690 for the 1981 taxation year. Both the child tax credit and the income eligibility amounts are currently indexed to the consumer price index. Application forms are mailed out to recipients of Family Allowances automatically, or are available from Revenue Canada. The parent making application for the Credit must have a social insurance number. Applications for a social insurance number are available through the nearest Unemployment Insurance Office or Canada Manpower Centre. Social Insurance Number application forms may also be obtained by writing to: Unemployment Insurance Commission, Social Insurance Registration, Central Index, Vanier, Ontario, K1A 0J7.

Part VI



Credit Counselling

PART VI

CREDIT COUNSELLING SERVICES

A. Catholic Social Services of Hamilton

Address: 82 Stinson Street,
Hamilton, Ontario. L8N 1S2

Telephone: 527-3823

Hours of Services: 9:00 a.m. - 5:00 p.m. Monday to Friday
Tuesday till 9:00 p.m.

Program Description: The objective of the Credit Counselling Program is to relieve the client of serious debt by helping him her to make proper use of credit, and to budget finances. This program provides assistance in resolving or easing serious debt problems by means of counselling. This may require that the agency assist the client in establishing and working within a budget. It also often involves negotiations with creditors and, when necessary, the orderly disbursement of client funds to those creditors. The program is designed to assist anyone in the Hamilton-Wentworth Region and home visits are made where necessary. A Home Economist is on staff and works in conjunction with the Credit Counsellor to assist clients in managing their affairs. Catholic Social Services Counselling Program is a member of the Ontario Association of Credit Counselling Services and is non-sectarian. There is no waiting list.

A United Way Member Agency.

Eligibility: Any resident of Hamilton-Wentworth.

Fees: None.

B. Family Services of Hamilton-Wentworth

Address:	350 King Street East, First Place, Suite 201, Hamilton, Ontario. L8N 3Y3
Telephone:	523-5640
Hours of Service:	9:00 a.m. to 5:00 p.m. Monday, Thursday, and Friday 9:00 a.m. to 9:00 p.m. Tuesday and Wednesday
Program Description:	The Credit Counselling Program is designed to alleviate the stress which families experience while in financial difficulty. Counselling is provided in relation to budgeting, debt-repayment and para-legal advice in an attempt to help the family understand its financial situation, analyze the problem and explore alternative solutions. The aims of the program are to rehabilitate the over-extended client and educate the consumer/client in the ways of budgeting and handling his/her finances. An advocacy function may be performed where the agency will negotiate the orderly payment of debts to creditors or administer the payments to creditors (through the agency). Appointments can usually be arranged within a week. The program is a member of the Ontario Association of Credit Counselling Services. A United Way Member Agency
Eligibility:	Over-indebtedness must be present.
Fees:	None.

C. Jewish Social Services

Address:	57 Delaware Avenue, Hamilton, Ontario. L8M 1T6
Telephone:	528-8579
Hours of Service:	9:00 a.m. - 5:00 p.m. Monday to Friday.
Program Description:	The agency provides a budgeting/credit service which, depending upon the client's circumstances, may assist in working out a plan for a budget. Jewish Social Services is a United Way Member Agency.
Eligibility:	No requirements.
Fees:	None

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- all others who have not been mentioned here, but have been combing the page in search of their name. Space restricts me from thanking you personally. Accept my apologies.

All good things,

Robert Kendrick